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ITALIAN AGENCY
FOR DEVELOPMENT
COOPERATION



WE-RISE!

Women Empowerment for Resilience,
Inclusion, Sustainability and Environment

CUP: H89J20003070001

T05-EUTF-HOA-SD-96-02

ADDENDUM NO 1 TO SERVICE CONTRACT_12_23 WE-RISE! / Z2A383583F

The Italian Agency for Development and Cooperation (AICS) (Agenzia Italiana per la Cooperazione allo Sviluppo)

Legally represented by the Head of Office Michele Morana

Street 33, Al Amarat – Khartoum – Sudan

Tel: +249 (0) 183 483 466

(‘The contracting authority’),

of the one part,

and

MDF Training and Consultancy B.V.

Official registration number: 09073461

Bennekomseweg 41, 6117L, Ede, Netherlands

VAT number: 800182923

(‘The contractor’)

of the other part,

have agreed as follows:

The following provisions of the contract *Building an enabling environment and a connected ecosystem for women and youth entrepreneurs in Khartoum and Kassala States*, CIG: **Z2A383583F**, BUDGET: **689.367,00**, concluded between the contracting authority and the contractor on 16.03.2023 (the ‘contract’) are hereby replaced/completed as follows:

Contract Title: Building an enabling environment and a connected ecosystem for women and youth entrepreneurs in Kassala and Red Sea State.

Article 19.2 The period for implementing the tasks is **11 months and 15 days** from the start date.

Article 29 Payment and interest on late payment

29.1 Payments shall be made in accordance with the following option:

Month		EUR
1	Pre-financing payment Contract Signature	10 % of the contract value: 69.936,70 EUR



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5	1st interim payment Inception report approval, including detailed work plan and experts mobilised to start the action.	15% of the contract value of 103.405,05 EUR
7	2nd interim payment After the submission of the deliverables related to the following activities: A.1 Design and implementation of a marketing campaign to promote the BDS programs; A.2 Pre-Selection of potential beneficiaries; A.3 Final Selection of beneficiaries; B.1 Training sessions + B.2 Coaching and mentorship; B.1+2.1 Development of Curricula, Finalization of training materials, including e-learning course.	30% of the contract value of 206.810,10 EUR
8	3rd interim payment After the submission of the deliverables related to the following activities: C.1 Design of a financial scheme (blended-finance model) for the provision of financial services	15% of the contract value of 103.405,05 EUR
10	4th interim payment After the submission of the deliverables related to the following activities: C.2 Pitching sessions; D.1 Networking activities and marketing events	15% of the contract value of 103.405,05 EUR
15	Balance After the submission of the deliverables related to the following activities: D.2 Follow-up of MSMEs and start-ups supported and after the final report approval	15% of the contract value: 103.405,05 EUR
Total		Total contract value: 689.367,00 EUR

Annex II - Terms of Reference

The new version of Annex II – Terms of Reference is attached to this addendum.

Annex III – Organization and Methodology

The new version of Annex III – Organization and Methodology is attached to this addendum (including the workplan).

Annex IV – CVs of Experts

The new version of Annex IV – CVs of Experts is attached to this addendum.



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All other terms and conditions of the contract remain unchanged. This addendum shall form an integral part of the contract, and it shall enter into force on the later date of signature by the parties.

Done in English in two originals: one original being for the contracting authority, and one being for the contractor at the following address

Agenzia Italiana per la Cooperazione allo Sviluppo - Addis Abeba;

c/o Ambasciata d'Italia in Etiopia, Villa Italia Kebeña –

P.O. Box 1105, Addis Abeba

For the contractor

Name: J.D. van Blitterswijk

Title: Director MDF the Netherlands Office
MDF Training & Consultancy BV

Signature: DocuSigned by:

Dick van Blitterswijk

Date: 22 August 2023



For the contracting authority

Name: Michele Morana

Title: Head of AICS Khartoum Office

Signature:

Michele Morana

Date:



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1. BACKGROUND INFORMATION

1.1. Partner country

Sudan

1.2. Contracting authority

Italian Agency for Cooperation Development (AICS Khartoum Office)

1.3. Country background

The Republic of Sudan, the third largest African country – after Algeria and DRC – with an area of 1,882 million km, is a multiracial, multicultural country of 18 regions and more than 180 locations. The population reaches 47.9¹ million inhabitants, of which about 70% live in rural areas, and 8% are nomads. There are around 3.2² million IDPs, and refugees from surrounding countries are around 1.14 million³. The population is growing fast (the growth rate is 2.55% and the fertility rate is 5.2), and families comprise 5 to 6 members. About 46.5%⁴ of the population lives below the poverty line, earning less than \$ 1 a day. The disparities between rural, semi-rural and urban areas are evident, with a poverty rate of 67.4% in semi-rural areas and 64.8% in rural areas, decreasing in urban areas.

After a 30-year-long autocratic regime by former Sudan President Omar al-Bashir, in 2019, Sudanese people took to the streets demanding the military to hand over the power to civilians. Since 2019, Sudan has witnessed a long series of destabilising events. The revolution in 2019 with the related transitional civilian-military rule, the military coup in 2021 and continuous street protests characterised by violent repression from the military threw the Country into a deeper dramatic socio- political and economic crisis. As a legacy of the past three years, the country is nowadays experiencing unprecedented hyperinflation (year-over-year inflation in 2022 of around 258%), which has resulted in a series of immediate direct/indirect consequences. In addition to a striking decline in the purchasing power of the Sudanese population, it is worth mentioning the increase in the price of a number of essential goods such as wheat, sorghum and goat meat.

Sudan's economy is mostly centred on agriculture and livestock, which account for 30% of the GDP. Historically, the country's GDP growth has been driven primarily by its oil production; its economy has been heavily dependent on oil production and foreign direct investment inflows. Since the secession of South Sudan in 2011, the country has struggled to stabilise its economy and compensate for the loss of foreign-exchange earnings from its oil. Lack of necessary infrastructure, ongoing internal conflicts and dependence on subsistence agriculture by a large part of the population hold nearly half of the community at or below the poverty line before COVID-19⁵.

Real GDP continued to decline, driven by contractions in the services sector and investment in real estate and business services. Agriculture, which accounts for 32% of GDP, also sank due to input

¹ 2022 est. Data source: <https://www.cia.gov/the-world-factbook/countries/sudan/#people-and-society>

² 2021 est. Data source: <https://www.internal-displacement.org/countries/sudan>

³ 2022 est. Data source: <https://data.unhcr.org/en/country/sdn>

⁴ 2014 est. Data source: <https://www.cia.gov/the-world-factbook/countries/sudan/#people-and-society>

⁵ Sudan: Poverty Assessment Update, 2019

shortages⁶. A weak market climate where political instability is prevalent hindered private investment and dampened confidence in construction and manufacturing productivity.

Sudan is in fact, in debt distress, reducing its borrowing capacity or mobilising domestic capital. The primary internal challenges include structural vulnerabilities, unemployment, external debt, climate change and low labour and capital productivity. Also, low productivity growth in manufacturing and agriculture due to inadequate infrastructure, power shortages, and an unfavourable macroeconomic environment is limiting. The private sector is constrained by limited access to finance, a low-skilled labour force, and an inadequate legal and regulatory framework.

1.4. Current situation in the sector

Women empowerment is strongly linked with entrepreneurship enhancement, access to finance and with the use of tailored financial and non-financial products needed for boosting economic growth and poverty reduction. The most relevant gender barriers to women's financial inclusion are mainly lack of formal identification, poor mobility due to isolation of some areas jointly with and shortage of means of transportation, assets and collaterals deficiency, lack of bargaining power, low financial literacy skills. On the offer side, the main barriers are mainly related to inadequate offer, scarcity of distribution channels, and dedicated policies. Within this framework savings represent an asset for facing shocks and/or avoiding income reduction, as well as for investments, educational, health or consumption purposes according to women's needs. Improving women's financial capabilities and increasing their access to finance are important steps for improving women empowerment.

In order to improve women's role in society it is crucial to grant them access to finance. This task is even more challenging in the Sudanese environment, where the financial inclusion sector still lacks coordination, financial and capacity-building support. The adult population has a very low level of access to finance (in 2014, only 15.3% of the adults – and only 9.9% of the women - had a financial account at a formal financial institution, according to the last available data from the World Bank) and the widespread savings culture is mainly linked to informal and traditional schemes (e.g. sunduq, saving groups and livestock). A minor part of the adult population saved at a financial institution (9% in urban areas vs. 6% in rural areas). Borrowing purposes for starting or expanding a farm or a business is limited (from 4% for the poorest to 9% for the richest) ; moreover, 22% of the male and 18% of the female population borrowed for medical purposes.

The main regulation authority is the Central Bank of Sudan (CBOS), which oversees the financial sector operating under the Islamic finance method. The financial market in the country is mainly served by 37 banks (four state-owned) requested by the current banking regulations to allocate a minimum of 12% of their portfolio to microfinance products. The microfinance sector in Sudan is relatively young, it emerged in the mid-1990 and is characterised by 45 Microfinance Institutions (MFIs) working in the different Sudanese States – although most of the MFIs are mainly concentrated in Khartoum State – and serving a small portion of the population.

Before the recent putsch, of which the consequences are still not clear, Microfinance has been one of the key pillars of the CBOS recent policy promoting Financial Inclusion in Sudan. Given the high potential of this tool for promoting social development and poverty reduction, a great investment should be made to reinforce the sector according to best practices and untapped potential within the Country. Nowadays, it is still challenging for MFIs to be financed by the banks given their low capitalization level coupled with the high-risk profile of the most vulnerable clients. A Sudanese Microfinance Apex institution, founded in 2008 and owned by the Central Bank of Sudan (CBOS, 99%) and by the Ministry of Finance and Economic Planning (1%, MOFEP) provides financial (loans

⁶ African Development Bank, "Sudan," Country Profile, March 30, 2020.

and funding) and non-financial (training) support to microfinance service providers, according to the identified needs. Moreover, a Governmental Microfinance Guarantee Agency has the objective of supporting the microfinance sector by seizing microfinance funds not used by the Banks and channeling it into MFIs jointly with a guarantee scheme.

1.5. Related programmes and other donor activities

AICS Khartoum works in a broader ecosystem where different initiatives and programs are in place by different international Agencies to fill the gender inequality gap and to enhance women's economic empowerment:

- UN Women promotes i) programs that facilitate the participation of women in decision-making at all levels, ii) programs that fight against GBV and support survivors women, iii) programs that foster the adoption of national and local initiatives adopting strategies for fighting gender inequality;
- European Union (EU) focuses on vulnerable populations, agriculture and economic empowerment. The present initiative will be framed in this context and will liaise and collaborate in the best and most effective way with the ongoing programs/projects.

2. OBJECTIVES & EXPECTED OUTPUTS

2.1. Overall objective

The AICS (Italian Agency for Development Cooperation) WE-RISE! Project intends to engage a financial and non-financial service provider with the **general objective** of improving the access of women, youth and people living in vulnerable situations to a more inclusive market system in Khartoum and Kassala states.

The Project, jointly implemented by AICS and UN Women, is part of the special allocation 2019-2020 channelled under the European Union Emergency Trust Fund for stability and addressing root causes of irregular migration and displaced persons in Africa (EUTF) to support the democratic transition in Sudan. The Target States of WE-RISE! are Khartoum, Kassala, Gedaref and Red Sea State.

2.2. Specific objective(s)

Support start-ups and MSMEs run by women, youth and people living in vulnerable situations with financial and non-financial services in Red Sea and Kassala State is the specific objective of this Assignment.

The service provider is asked to pursue the specific objective through the design of an innovative model that supports MSMEs and start-ups with an integrated cycle of financial and non-financial services.

2.3. Expected outputs to be achieved by the Service Provider

The expected outputs of this contract are as follows:

1. Two cycles/programs of business support services for MSMEs and start-ups are designed and implemented in Red Sea and Kassala States

2. Access to a portfolio of blended-finance services (grants, loans, private investments) for MSMEs and start-ups is ensured.

3. ASSUMPTIONS & RISKS

3.1. Assumptions underlying the project

The scope of the contract and its realisation is based on the following assumptions:

- Continued interest of the stakeholders facilitating an enabling environment for the implementation of the project.
- Coordination among the different ongoing initiatives on women empowerment funded by AICS
- The initiatives are promoted, and supported by international, national, and regional institutions in Sudan (cooperation agencies, UN Agencies, and other relevant stakeholders).
- Target groups and community leaders are willing and able to participate in the implemented initiatives.
- Creation of a more inclusive financial ecosystem ready to support the strengthening of the market and the possibility for economic activities to grow and consolidate, through better access to financial services.
- Cultural, religious and gender differences and barriers can be mitigated.
- Despite the economic crisis and high inflation, there are still ways to design responsible financial products that support sustainable business ventures.

All potential external impacts on the assumptions could determine a change in the project's overall outcome, and it should be taken into consideration by the Service Provider while formulating its offer.

3.2. Risks

Considering the context described in chapter 1, the project will be exposed to different potential risks, such as:

- Limitation of autonomy and mobility for women because of restrictive socio-cultural norms and traditions.
- The war in Khartoum had a significant impact on business all over Sudan. The main challenges faced by the businesses in Sudan are related to: shortage of cash flow, limited access to goods and limited demand for services.
- Changes in the political environment determine a change in the capacity and wiliness of the different stakeholders to continue the program.
- Markets may not be women-friendly, not considering women's needs, roles, workloads, and distances from their homes.
- Implementation is delayed or prevented due to conflict, and the security situation does not allow staff to visit project areas.

- The mobility of foreign consultants is overall limited due to delays in obtaining business visas for Sudan, and internal travel permits for the states considering the current war erupted in the country.
- Internet and electricity are cut by the Government all over Sudan.

The Service Provider, in its proposal, should present a specific mitigation approach for those risks.

4. SCOPE OF THE WORK

4.1. General: description of the assignment

4.1.1. Entrepreneurship in Sudan

The World Bank's Doing Business reports ranked Sudan at the bottom of the listed countries (171 out of 190) and entrepreneurial activities are low compared to other countries in the region. Even so, the Global Entrepreneurship Monitor (GEM 2018), indicates that 53.6% of the population consider it is easy to start a new business in Sudan, and 79.4% consider that starting a new business is a desirable career choice. The 2018 GEM⁷ results of Sudan's adult population survey showed a relatively high level of involvement in entrepreneurial activities. At the time of the survey, 69.1% of the interviewed manifested the intention to start up a new business activity in the next three years, 10.3% were starting up a new business not older than three months, and 12.6% were consolidating a business older than three months but established less than 42 months ago. As of July 2018, 22.1% of Sudan's adult population was involved in early-stage entrepreneurial activity.

Among the main constraints mentioned for business discontinuation⁸ of entrepreneurial firms, **the limitation of financial resources represents the main reason that forces entrepreneurs to seize opportunities, start new businesses and manage them successfully**. On the other side, liquidity constraints, lack of collateral and track records prevent entrepreneurs from accessing formal financial services. This combination contributes to the bad results for Sudan in the global ranking of the World Bank Doing Business, which classifies the country at 176 (out of 190) for the category of "getting a credit".

Historically, many entrepreneurs were involved at the micro-level of home-based production (especially among women) and micro enterprises. It has been well observed that many micro and small enterprises (MSEs) have been operated driven by necessity⁹. The results highlight a **gender disparity, where men appear to be more involved in early-stage entrepreneurial activity than women**: the percentage of male nascent entrepreneurs is 12.2% compared to 9.8% of female nascent entrepreneurs.

In addition to being mainly made up of small and medium-sized enterprises, the Sudanese business landscape is characterised by fairly high percentages of business discontinuation (17.3%) and a low rate of established businesses (10.2%). While these data are balanced by a very high proportion of recently created businesses (22.9%) that could reflect a good propensity toward innovation and renovation, it is more likely that high volatility depends on the low-quality and insufficient

⁷ The Global Entrepreneurship Monitor (GEM) is the world's largest longitudinal study focusing on entrepreneurship practice and entrepreneurial activity. In 2018, 54 countries participated in GEM, Sudan amongst them, conducting the specific Adult Population Survey (APS) which is a highly standardized process using GEM defined questions and survey methods to ensure consistency and comparability between the results of the different participating countries

⁸ The percentage of the adult population aged 18–64 years that have discontinued a business in the past twelve months, either by selling, shutting down, or otherwise discontinuing an owner/management relationship with the business - GEM – Sudan National Report (2018).

⁹ Potential entrepreneurs are driven by necessity when they have no better choice of work to develop their professional career or when they need to survive by creating their own job activity. By contrast, nascent and new entrepreneurs are driven by opportunity when they detect a niche in the market, when they have and develop an original idea, or when they are able to develop an innovative idea - GEM – Sudan National Report (2018).

modernisation of the businesses that, once established, are unable to compete and survive in the market for long¹⁰.

The war in Khartoum has had a significant impact on businesses in Khartoum, Kassala and Port Sudan. In Khartoum, the displacement of one million people¹² has led to a drop in demand for goods and services, while the disruption of supply chains has made it difficult for businesses to obtain the goods they need to operate. In Kassala and Port Sudan, the war has also created new opportunities, as the influx of displaced people has led to a growing demand for housing, retail, healthcare, hospitality, and education. However, businesses in Kassala and Port Sudan also face challenges, such as limited access to resources and financing, coupled with strained infrastructure.

4.1.2 Focus on Kassala and Red Sea State

Kassala and Red Sea States, located in eastern Sudan, have experienced an influx of people from Khartoum due to the ongoing war and its associated challenges. This population movement has profoundly affected the local economy, presenting both opportunities and obstacles for businesses in the region. The changing demographic profile of the state, accompanied by a growing local consumer base, has led to shifts in market demand and preferences. Sectors such as housing, retail, healthcare, hospitality, and education are expected to witness increased demand, fostering job creation and employment opportunities across formal businesses, entrepreneurship, micro-enterprises, and the informal sector. However, the sudden surge in population has strained existing infrastructure, including transportation networks, housing, and public services. Meeting the growing demand requires investments and upgrades to enhance the capacity of these infrastructure systems. To promote sustainable development, mitigate social tensions, and ensure inclusive growth within Kassala and Red Sea states, it is crucial to address inequalities and integrate the new population into the local economy. This involves providing targeted interventions, access to finance, and skills development programs to facilitate income generation and entrepreneurship opportunities. By bridging existing socioeconomic disparities, we aim to enhance the overall well-being of the region.

4.2. Geographical area to be covered

The assignment will cover Red Sea and Kassala States.

4.2.1. Target groups

The Assignment will have an impact on three categories of beneficiaries:

Women: as women entrepreneurs remain largely under-represented¹², improving the number and the capacity of female-owned businesses could represent a key driver for job creation and economic growth.

Youth: the assignment encourages the creation of employment and engagement opportunities for young people in a country with 61.5% of the population under the age of 25 and with a rate of youth unemployment in urban areas at almost 40%¹³.

People with vulnerabilities: the assignment aims at social inclusion by targeting also IDPs, refugees, people with disabilities and others that are particularly vulnerable to economic exploitation by increasing quality employment opportunities.

¹⁰ GEM – Sudan National Report (2018) P.62

¹ <https://reliefweb.int/report/sudan/sudan-situation-report-17-april-2023>

² https://sudan.iom.int/sites/g/files/tmzbd1606/files/documents/2023-06/iom-sudan-external-situation-report-9_0.pdf

¹¹ GEM – Sudan National Report (2018)

¹² Data from the Enterprise Survey conducted in Sudan in 2014 show that only 3 percent of firms have a woman as the top manager compared to the average of 15 percent in Sub-Saharan Africa. Female participation in firm ownership in Sudan is 8 percent, which is substantially lower than the Sub-Saharan Africa average of 36 percent. (The World Bank: TOWARDS A MORE INCLUSIVE ECONOMY – Understanding the barriers Sudanese women and youth face in accessing employment opportunities).

¹³ World Bank (2019) Poverty and Inequality in Sudan 2009-2014.

The Impact of this TA Assignment will be specifically monitored through the following WE-RISE! Indicators:

WE-RISE! LOGFRAME and M&E INDICATORS	TARGET
Direct Beneficiaries Reached ¹⁴	300
Direct Beneficiaries reached with financial services ¹⁵	100
Indirect Beneficiaries reached ¹⁶	1000

Furthermore, the Contracting Authority will positively evaluate proposals that will have a direct impact in terms of existing jobs, generated revenues, and customers served.

4.3. Specific work

The data mentioned above furthermore emphasize **the need for tailored interventions aiming at encouraging self-employment, fostering job opportunities and improving the quality and competitiveness of the business sector in Sudan.**

More in detail, context data highlight how starting up new businesses is still a desirable choice for many Sudanese, even if they are driven by necessity and lack of other job opportunities. At the same time, the local entrepreneurial fabric consists of the most of MSMEs that struggle to consolidate their activities. Low access to financial and non-financial services furtherly limits the possibility for start-ups and MSMEs to set up and survive in a general economic environment that already hinders their operational capability and potential to grow and expand.

Nevertheless, another limit to business continuation is constituted by the low performances of the established business which does not make them competitive in the market and therefore affects their chances of consolidation and survival.

Based on these premises and in the light of WE-RISE! Project aims and objectives, the MF team proposes a specific intervention **aiming at supporting already established MSMEs and start-ups in Red Sea and Kassala states through business development services and incubation programs.**

The impact of such an initiative will be monitored by both the service provider and the AICS WE- RISE! M&E Unit.

The Assignment will be developed over **four Phases**:

These ToRs outline a plausible approach and Level of Effort. The service provider is invited to present its preferred methodology to achieve the ToRs' goals, objectives and outcomes within the agreed timeline and budget ceiling.

¹⁴ Women and youth entrepreneurs.

¹⁵ Women and youth entrepreneurs.

¹⁶ Family members of entrepreneurs.

Phases	Outputs
A. Selection of MSMEs and start-ups	A.1 Design and implementation of a marketing campaign for the promotion of the BDS programs A.2 Pre-selection of potential beneficiaries A.3 Final selection of beneficiaries
B. Implementation of business development services programs	B.1 Training sessions B.2 Coaching and mentorship
C. Connecting MSMEs and start-ups with Financial Services and private investors	C.1 Design of a financial scheme (blended-finance model) for the provision of financial services C.2 Pitching sessions
D. Networking and Follow-up	D.1 Networking activities and marketing events D.2 Follow-up of MSMEs and start-ups supported

PHASE A: Selection of MSMEs and start-ups

The service provider will include at least the following Activities and Outputs:

A.1 Design and implementation of a marketing campaign.

The Service Provider will promote the enrolment of established MSMEs and start-ups in BDS programs by organizing a marketing campaign. For getting an effective outreach, the service provider should take into consideration the different market niches and identify competitive business clusters. The service provider can select both offline channels (leaflets, billboards, radio) and online channels (emails, social media). Furthermore, choosing channels for the marketing campaign should ensure a good outreach in both the target States.

To monitor the marketing campaign's effectiveness, the service provider will include related KPIs in the final report (such as traffic data on social media, posts, website;)

A.2 Pre-selection of potential beneficiaries

The service provider will implement a screening of all the applications received through the marketing campaign: the identification and pre-selection of the potential final beneficiaries will be performed according to eligibility criteria and methodology developed by the service provider. The result will be the first list of potential beneficiaries.

A.3 Final selection of beneficiaries

From the first list of potential beneficiaries, the service provider will proceed to the final selection. To ensure a proper evaluation of the pre-selected applications, the service provider will organize 2 or more in-presence interactive events (like boot camps or hackathons), one for each target State. These events can offer benefits on two levels: on the one hand, they can be the occasion for providing a wider number of potential target beneficiaries with a practical learning experience aimed at the acquisition of significant skills; on the other, thanks to these events, the service provider can better deepen and learn the characteristics and challenges of the business landscape in the target States.

After the events, the service provider will formalize the final list of beneficiaries.

At the end of Phase A the service provider will have developed the following 4 deliverables:

1. Marketing and communication strategy¹⁷, including the outreach results of the communication campaign (max 5 pages).
2. Report on need assessment (max 10 pages)
3. List of participants in the live events (like boot camps or hackathons)
4. Final list of beneficiaries to access the full program

PHASE B: Implementation of the business development programs

B.1 Training sessions

The Service Provider will develop and implement two cycles of business development programs, one in each of the two target States. While designing and implementing the training programs, the service provider will have to consider the characteristics of the final beneficiaries (start-ups and established MSMEs) and guarantee the differentiation of the programs' contents based on the needs of the two categories of beneficiaries.

The programs will consist of a wide range of tailored modules. As a guideline, the service provider is invited to consider these topics:

- I. Financial Education
- II. Soft Business Skills
- III. Business & Entrepreneurship (business model; business plan)
- IV. Marketing
- V. Digital skills
- VI. Environmental sustainability

¹⁷ Final strategy must be approved by AICS PMU

B.2 Mentorship and individual coaching

In addition to group training on technical and transversal skills, the service provider will implement a capacity building path through mentorship and individual coaching who as to offer advice to the beneficiaries on their goals and helps their businesses reach the full potential. Again, the content of coaching and mentorship will be differentiated according to the needs of the beneficiaries. The service provider can set a maximum number of hours for each individual beneficiary.

Mentorship and individual coaching can include support on:

- I. Legal services
- II. Identification and prioritization of the business goals
- III. Structuring the communication strategy
- IV. Publicizing the activity, products, and services
- V. Preparation for pitching sessions to access financial services (credit lines, investments), partnership agreements and business deals

At the end of Phase B, the service provider will have developed the following deliverables¹⁸:

1. A training curriculum for the trainees
2. Training material and tools for the training programs
3. Training material and tools for the mentorship and coaching
4. Attendance sheets
5. Performance evaluation of trainees
6. Trainees' feedback forms for each training module (B.1 and B.2)
7. An M&E tool (e.g. Excel table) to keep track of the profile of the trainees in terms of
 1. Personal details: sex; age; citizenship; status (IDPs, refugees, disability if any);
 2. Business details: type and information about the business (both for MSMEs and start-ups); locality;
 3. Trainees' performance along the training cycle
8. Business models and/or business plans for each trainee that graduated from phase B

PHASE C: Connecting M-SMEs and start-ups with Financial Services and Private Investors

Specific tasks for the Service Provider will include at least the following Activities and Outputs:

C.1 Design of a financial scheme (blended-finance model) for the provision of financial services

The Service Provider will design and operationalize a tailored financial scheme aiming at providing financial services to selected business ventures. In order to design and implement it, **the Service Provider should be able to provide, in the Organization and Methodology form:**

1. The Operational mechanism of the financial scheme
2. A Governance mechanism of the financial scheme identifying roles and decision-making procedures.

¹⁸ Training curriculum and material must be approved by AICS PMU

3. A financial projection stating the financial leverage objectives, the expected funding allocation (grant %, loan %, private investments) and the expected target number of trainees to receive such financial services.
4. An M&E framework to monitor, report and supervise the financial scheme portfolio

This documentation must be included in detail in the “organization and methodology” form of the present tender dossier.

C.2 Pitching sessions

The service provider will organise two or more pitching sessions. The pitching sessions represent the promotional vehicle of the business project as they are meant to present, in front of a commission, the MSMEs/start-up idea in order to obtain private investments. The commission can be formed by the internal staff of the service provider, private investors, and representatives from local financial entities.

At the end of Phase C, the service provider will have developed the following deliverables:

1. Eligibility criteria and methodology for the identification and selection of target beneficiaries to be connected with Financial Services.
2. Methodology and contracting procedures for the management of financial disbursement.
3. Report on the amount of funding disbursed to each trainee using donor's funds

PHASE D: Networking and Follow-up

Specific tasks for the Service Provider will include at least the following Activities and Outputs:

D.1 Networking activities and marketing events

As to ensure the long-term sustainability of the project, the mutual knowledge and link among different experiences, the service provider will organise:

1. Networking activities: target beneficiaries will be linked to relevant local stakeholders of the business landscape, private investors, and seasoned entrepreneurs. This type of activity can be implemented through, for example, events (face-to-face or online), workshops, creation of online platforms.
2. Marketing events: the service provider will organize two or more events where the target beneficiaries can put into practice and improve their skills on how effectively promote a business, boost sales and build relationships with customers.

Please, note that the networking activities and marketing events can be implemented since the launch of Phase C.

D.2 Follow-up of MSMEs and start-ups supported

The service provider will monitor the operational management of the business and the leverage effect of the financial and non-financial services provided throughout **10 months** following the end of Phase C.

At the end of Phase D, the service provider will have developed the following deliverables:

1. Report on networking activities and marketing events, with a summary of n. of participants and results achieved (max 10 pages)
2. Report on the results achieved through the Financial Scheme (max 10 pages) , including the amount of funding enabled through external resources (credit lines from financial institutions; seed capital from investors).

At the end of the project, the Service Provider shall organize a closing event to present results and lessons learnt.

4.4. Project management

4.4.1. Responsible body

The contracting authority responsible for the assignment will be AICS Khartoum, and its responsibilities include the selection of the most appropriate and suitable organization for conducting the work, as well as the management of the contract. It will join the service provider on the field, and will assist in the implementation of the activities whenever it is possible.

4.4.2. Management structure

The service provider will work in close collaboration with the contracting authority, AICS Khartoum. AICS Khartoum is legally represented by its Director, Michele Morana. The project is managed by the WE-RISE! Project Management Unit (PMU) led by the WE-RISE! team leader. Any logistic support in terms of VISA and travel permit will be facilitated by the AICS PMU team if needed. The WE- RISE! Result 1 Technical Advisory role is under Microfinanza SRL, which includes the design of the TA assistance and its M&E. The contract will be signed by the AICS Khartoum Director. The deliverables will be technically approved by Microfinanza, and legally approved by the AICS PMU team for the whole duration of the assignment.

4.4.3. Facilities to be provided by the contracting authority and/or other parties

Upon request, when available and under the terms of each national office, the contracting authority makes available office space to the service provider in different States.

5. LOGISTICS AND TIMING

5.1. Location

The project will take place in Red Sea and Kassala states. The staff from the Service Provider will be based in Sudan and travel to the target States according to the security situation and project needs.

5.2. Start date & period of implementation of tasks

The intended start date is February 2023, and the period of implementation of the contract will be 10 months from this date, to be completed in November 2023. Please see Articles 19.1 and 19.2 of the special conditions for the actual start date and period of implementation.

The service provider should present a total number of working days. Below is a proposed sample table:

Working Days	Project Manager	Staff 01	Staff 2	Staff 03	TOTAL
Overall Coordination					
Phase A					

Phase B					
Phase C					
Phase D					
TOTAL					

6. REQUIREMENTS

6.1. Personnel

Note that civil servants and other staff of the public administration of the partner country, or of international/regional organisations based in the country, shall only be approved to work as experts if well justified. The justification should be submitted with the tender and shall include information on the added value the expert will bring as well as proof that the expert is seconded or on personal leave.

6.1.1. Staff

The four phases are expected to be implemented by the Service provider through **two experienced implementation teams** who will be working simultaneously in the field in both states. The team should balance professional and geographical experience, ensuring the best quality throughout the assignment. To engage successfully with all the activities, the experts must embed management and interpersonal skills.

As a minimum, the two teams should be composed each by:

- 1 Project Manager
- 1 Business Development Specialist
- 1 Marketing and Communication Specialist

A team of **trainers** for specific training on advanced business modeling, market analysis, and business development will be contracted by the service provider.

The ideal **Project Manager** will show the following qualifications:

- Experience in the provision of financial and non-financial services (at least 5 years).
- Experience in managing or delivering similar types of TA (incubation and acceleration programs for M-SMEs and start-ups).
- Work experience in Africa.
- Work experience in Sudan will be an added advantage.

Personal profile of the Project Manager:

- Results-oriented and good leadership skills.
- Highly organized and able to work independently.
- Excellent interpersonal, organizational, writing and communication skills.

The ideal **Business Development Specialist** will show the following qualifications:

- Strong experience in business analysis, processes and finances
- Experience in working with start-ups and established businesses
- Experience in business mentoring and coaching
- Strong knowledge of key economic sectors of target states

The ideal **Marketing and Communication Specialist** will show the following qualifications:

- Relevant working experience as a Marketing and Communication Specialist
- Experience in working on communication campaigns (online and offline), social media marketing and content creation
- Previous experience working with International Donors and NGOs.

6.1.2. Other experts, support staff & backstopping

The Service Provider shall select and hire other experts as required according to the needs. The selection procedures used by the Service Provider to select these other experts shall be transparent and shall be based on pre-defined criteria, including professional qualifications, language skills and work experience. The costs for backstopping and support staff, as needed, are considered to be included in the tenderer's financial offer. CVs for additional experts should not be submitted in the tender, but the tenderer will have to demonstrate in their offer that they have access to experts with the required profiles.

6.2. Office accommodation

Office accommodation for each expert working on the contract is to be provided by the service provider.

6.3. Facilities to be provided by the Service Provider

The Service Provider shall ensure that experts are adequately supported and equipped. In particular, it must ensure that there is sufficient administrative, secretarial and interpreting provision to enable experts to concentrate on their primary responsibilities. It must also transfer funds as necessary to support its work under the contract and to ensure that its employees are paid regularly and in a timely fashion.

6.4. Equipment

No equipment is to be purchased on behalf of the contracting authority as part of this service contract or transferred to the contracting authority at the end of this contract. Any equipment related to this contract which is to be acquired must be purchased by means of a separate supply tender procedure.

7. REPORTS

7.1. Reporting requirements

To summarise, in addition to any documents, reports and deliverables listed in Chapter 4 (Specific Work), the Service Provider shall provide the following reports in the English language:

BATCH	PHASE	DATE OF IMPLEMENTATION	DELIVERABLES	DATE OF OUTPUT DELIVERY
1	0. Inception Phase		Inception report	16/07/2023
2	A.1 Design and implementation of a marketing campaign for the promotion	01/08/2023 - 30/08/2023	Marketing and communication strategy, including the outreach results of the communication campaign (max 5 pages)	31/08/2023

	of the BDS programs			
	A.2 Pre-Selection of potential beneficiaries A.3 Final Selection of beneficiaries	01/08/2023 - 15/09/2023	List of participants in the live events (like boot camps or hackathons)	15/09/2023
			Final list of beneficiaries to access the full program (Cohorts 1&2)	15/09/2023
			Report on need assessment (max 10 pages)	15/09/2023
	B.1 Training sessions + B.2 Coaching and mentorship B.1+2.1 Development of Curricula, Finalization of training materials, including e-learning course	15/08/2023 - 30/09/2023	A training curriculum for the trainees	30/09/2023
			Training material and tools for the training programs	30/09/2023
			Training material and tools for the mentorship and coaching	30/09/2023
			An M&E tool (e.g. Excel table) to keep track of the profile of the trainees in terms of 1. Personal details: sex; age; citizenship; status (IDPs, refugees, disability if any); 2. Business details: type and information about the business (both for MSMEs and start-ups); locality; 3. Trainees' performance along the training cycle	30/09/2023
3	C.1 Design of a financial scheme (blended-finance model) for the provision of financial services	15/09/2023 - 30/10/2023	Eligibility criteria and methodology for the identification and selection of target beneficiaries to be connected with Financial Services	30/10/2023
			Methodology and contracting procedures for the management of financial disbursement.	30/10/2023
			1° Interim report	30/10/2023
4	C.2 Pitching sessions D.1 Networking activities and marketing events	01/09/2023 - 28/02/2024	Business models and/or business plans for each trainee that graduated from phase B	05/01/2024
			Attendance sheets	05/01/2024
			Trainees' feedback forms for each training module (B.1 and B.2)	05/01/2024
			Performance evaluation of trainees	05/01/2024

			2° Interim report	05/01/2024
5	D.2 Follow-up of MSMEs and start-ups supported	01/03/2024 - 30/03/2024	Report on the amount of funding disbursed to each trainee using donor's funds	28/02/2024
			Report on networking activities and marketing events, with a summary of n. of participants and results achieved (max 10 pages)	28/02/2024
			Report on the results achieved through the Financial Scheme (max 10 pages), including the amount of funding enabled through external resources (credit lines from financial institutions; seed capital from investors)	28/02/2024
			Final Report	28/02/2024

1. A final report of a maximum of 40 pages covering all the tasks by 15 days from the end of the TA assignment. The final report will sum up the work done and the achievements accomplished during the assignment. The final report should include a summary of the major findings, conclusions and lessons learned (at the end of the assignment).

The Service Provider will submit the following reports in English in one digital copy, to be addressed to the WE-RISE! Team Leader at AICS (Costanza Matafù - costanza.matafu@aics.gov.it).

7.2. Submission and approval of reports

The report referred to above must be submitted to the project manager identified in the contract. The project manager is responsible for approving the reports.

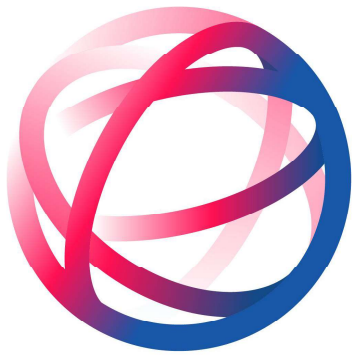
8. MONITORING AND EVALUATION

8.1. Definition of indicators

The service provider will be required to follow specific protocols for the Monitoring and Evaluation, and it will use data collection forms (DCFs) provided by the AICS WE-RISE! PMU Unit and Microfinanza Srl team. The developed standard data collection forms (DCFs) have been customized to align to different sets of indicators (Financial Services and Non-Financial Services Indicators). The completed forms (or electronic data) will be submitted to AICS WE-RISE! PMU Unit and Microfinanza Srl team at agreed regular time intervals (mostly monthly, quarterly or at the time of occurrence).

The Service Provider will also provide the following reporting to AICS WE-RISE! PMU:

- Adjusted activities plan that must be agreed upon with the Contracting Authority after the first kick-off meeting.



MDF

EMPOWERING PEOPLE,
CREATING IMPACT

Organization and Methodology

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1. RATIONALE

1.1 Introduction

MDF in subcontracting with Savannah, have been selected to implement the Consultancy assignment **Building an enabling environment and a connected ecosystem for women and youth entrepreneurs in Red Sea and Kassala States – Sudan commissioned by AICS Khartoum** under the **Women's Empowerment for Resilience, Inclusion, Sustainability and Environment (WE-RISE!)** Project.

The team has been contracted to provide financial and non-financial services with the general objective of improving the access of women, youth and people living in vulnerable situations to a more inclusive market system in Khartoum and Kassala states. In this regards the specific objectives are: Support 300 start-ups and MSMEs run by women, youth and people living in vulnerable situations with financial and non-financial services in Khartoum and Kassala State through the design of an innovative model that supports MSMEs and start-ups with an integrated cycle of financial and non-financial services.

The expected outputs of this assignment are as follows:

1. Two cycles/programs of business support services for MSMEs and start-ups are designed and implemented in Khartoum and Kassala States
2. Access to a portfolio of blended-finance services (grants, loans, private investments) for MSMEs and start-ups is ensured with an initial starting capital of 250,000 Euro

Although we believe that our mandate can still be achieved, there is a need to switch focus and target areas considering the ongoing war in Khartoum. It is clear that implementing the proposed activities will not be feasible if implementation is focused on Khartoum. However, Kassala and Red Sea States provide a safe environment for project implementation. Recognising the common challenges faced by MSMEs, especially innovative and informal youth-led or women-led start-ups, such as limited market access and inadequate financing options, we aim to address these obstacles by providing targeted support. As part of the project, we will offer blended Finance (grants, loans backed by Cash guarantee fund and matching fund for (Diaspora) angel investors) to entrepreneurs in Kassala and Red Sea States, which will serve as a vital resource to overcome financial barriers and foster their business growth. These Blended Finance solutions will enable entrepreneurs to invest in appropriate systems and controls, enhance their technological capabilities, and expand their market reach. By providing this financial support mechanism in Kassala and Red Sea States, we ensure that local entrepreneurs can access the necessary resources to overcome challenges and seize opportunities for success in a safe and conducive environment.

1.2 Background

The war in Khartoum has had a significant impact on businesses in Khartoum, Kassala and Port Sudan. In Khartoum, the displacement of one million people¹² has led to a drop in demand for goods and services, while the disruption of supply chains has made it difficult for businesses to obtain the goods they need to operate. In Kassala and Port Sudan, the war has also created new opportunities, as the influx of displaced people has led to a growing demand for housing, retail, healthcare, hospitality, and education. However, businesses in Kassala and Port Sudan also face challenges, such as limited access to resources and financing, coupled with strained infrastructure.

A recent survey of entrepreneurs in these states, revealed that the main problems affecting their businesses are:

- **Shortage of cash flow:** Many businesses have been unable to access credit or other forms of financing, which has made it difficult to meet their day-to-day expenses.
- **Limited access to goods:** The disruption of supply chains has made it difficult for businesses to obtain the goods they need to operate.
- **Limited demand for services:** The economic slowdown has led to a decrease in demand for many services, which has put a strain on businesses' bottom lines.

In addition to these challenges, businesses in Khartoum have also had to contend with security concerns and looting. In the outskirts of the city, businesses have faced a drop in demand as purchasing power has relocated to nearby states or out of the country.

In response to these challenges, we are looking to expand the training to include disaster recovery plans. Disaster recovery planning is a critical component of any business continuity plan, and it is especially important for businesses operating in volatile environments.

The training that will be given to entrepreneurs in Red Sea and Kassala³ state will focus on disaster recovery planning. The training will cover topics such as:

- **Identifying and assessing risks:** This will help businesses to identify the potential risks that they face and to assess the likelihood and impact of those risks.
- **Developing contingency plans:** This will help businesses to develop plans that they can put into action in the event of a disaster.

¹ <https://reliefweb.int/report/sudan/sudan-situation-report-17-april-2023>

² https://sudan.iom.int/sites/g/files/tmzbd1606/files/documents/2023-06/iom-sudan-external-situation-report-9_0.pdf

³ Where as we will start in Kassala and focus mainly in Kassala unless situation makes it possible to support businesses in Khartoum

- **Testing and rehearsing plans:** This will help businesses to ensure that their plans are effective and that they are able to implement them smoothly.
- **Communicating with stakeholders:** This will help businesses to communicate with their stakeholders about their disaster recovery plans and to ensure that everyone is aware of what to do in the event of a disaster.
- **Having a strong network of support:** This will help businesses to get through difficult times and to bounce back from setbacks.
- **Being proactive in managing risks:** This means taking steps to reduce the likelihood of risks occurring and to mitigate the impact of those risks that do occur.
- **Staying up-to-date on the latest developments:** This will help businesses to be aware of new threats and to adapt their plans accordingly.

The training will also provide entrepreneurs with resources and tools to help them implement their disaster recovery plans.

By taking these steps, businesses in Red Sea and Kassala can increase their resilience and ensure that they are able to continue operating even in the face of challenges.

1.2.1 Project Context

Kassala and Red Sea States, located in eastern Sudan, have experienced an influx of people from Khartoum due to the ongoing war and its associated challenges. This population movement has profoundly affected the local economy, presenting both opportunities and obstacles for businesses in the region.

The changing demographic profile of the state, accompanied by a growing local consumer base, has led to shifts in market demand and preferences. Sectors such as housing, retail, healthcare, hospitality, and education are expected to witness increased demand, fostering job creation and employment opportunities across formal businesses, entrepreneurship, micro-enterprises, and the informal sector.

However, the sudden surge in population has strained existing infrastructure, including transportation networks, housing, and public services. Meeting the growing demand requires investments and upgrades to enhance the capacity of these infrastructure systems.

To promote sustainable development, mitigate social tensions, and ensure inclusive growth within Kassala and Red Sea states, it is crucial to address inequalities and integrate the new population into the local economy. This involves providing targeted interventions, access to finance, and skills development programs to facilitate income generation and entrepreneurship opportunities. By bridging existing socioeconomic disparities, we aim to enhance the overall well-being of the region.

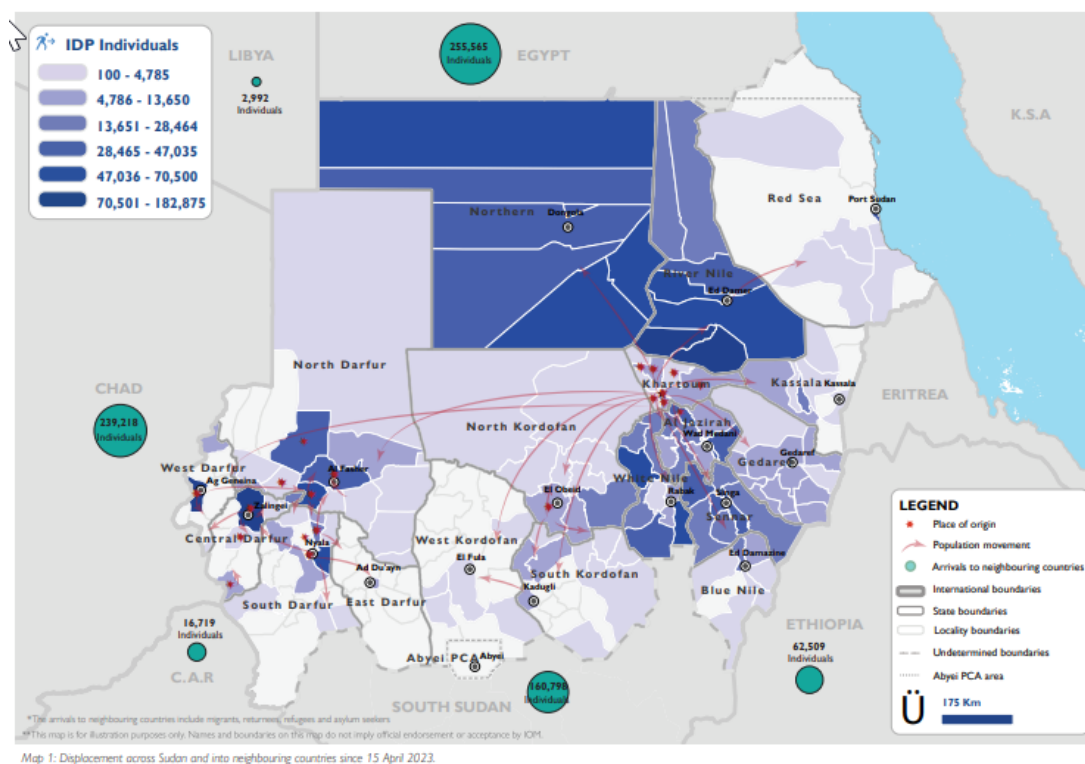
This inception report, submitted subsequent to the outbreak of the war, aims to address what the team believes to be able to implement based on the constraints faced by the implementation and MSMEs, particularly youth-led and women-led start-ups, through a comprehensive approach. It focuses on enhancing their capacity, building resilience, facilitating market and financial access, and promoting formalisation. Despite the challenging circumstances, the report highlights the possibilities of implementing strategies to support these businesses during this period of conflict.

The WE-RISE! project recognises the significance of providing assistance to established MSMEs and startups in the Red Sea and Kassala through business development services and incubation programs. The consultancy assignment requested by AICS focuses on building management capacity, enabling access to funds, and designing business support programs that focus on resilience, even in the midst of the war. The objective remains to foster growth and provide blended-finance services, including grants, loans, and private investments to support the selected businesses in both states, adapting to the current circumstances and ensuring their resilience during these challenging times.

1.1 Stakeholder Analysis

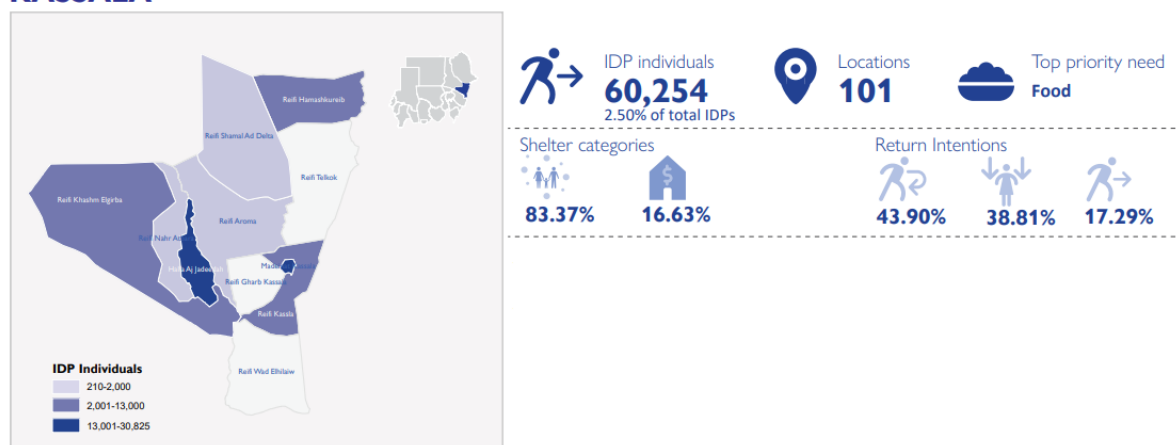
The war in Khartoum State and the resulting population movement have presented various challenges for entrepreneurs in Kassala and Red Sea State, and the eastern region, impacting their access to resources and financing options. Disrupted supply chains have made it difficult for entrepreneurs to obtain necessary raw materials, inputs, and resources.

The current total estimate of recently displaced individuals across Sudan has reached 2,414,625 individuals (483,672 households). The current assessment has observed the IDP caseload in all of Sudan's 18 states. The highest proportions of IDPs have been observed in River Nile (16.57%), Northern (14.71%), White Nile (10.82%), and Sennar (8.66%) states. Field teams report that the IDPs observed were originally displaced from eight states. The majority (72.14%) have been reportedly displaced from Khartoum state; followed by West Darfur (8.41%), North Darfur (7.43%), South Darfur (6.66%), Central Darfur (4.78%), North Kordofan (0.36%), South Kordofan (0.20%), and Aj Jazirah (0.02%).



All Internally Displaced Peoples (IDPs)⁴ within Kassala state have reportedly arrived from Khartoum state. Field teams have observed IDPs within the localities of Halfa Aj Jadeedah, Madeinat Kassala, Reifi Aroma, Reifi Kassala, Reifi Khashm Elgirba, Reifi Nahr Atbara, and Reifi Shamal Ad Delta. IDPs households are currently seeking shelter with relatives in the host community (83.37%) and in rented accommodation (16.63%). IDPs intend to return to their locations of origin (43.90%), remain in the same place (38.81%), or move to another location (17.29%). The key informants interviewed indicate that the greatest priority need in this state remains Food.

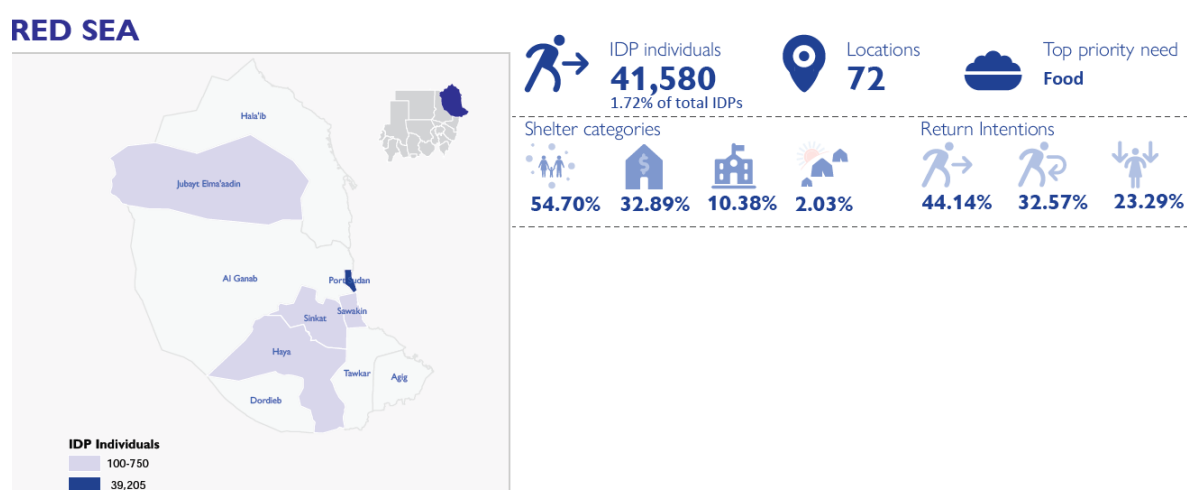
KASSALA



All IDPs within Red Sea state were originally displaced from Khartoum state. The majority of IDPs have been observed by field teams in neighbourhoods across the city of Port Sudan, Port Sudan locality, as well as within the localities of

⁴ <https://dtm.iom.int/reports/sudan-situation-report-12>

Haya, Jubayt Elma'adin, Sawakin, Tawkar, and Sinkat. The IDP caseload is currently seeking refuge with relatives in the host community (54.70%), in rented accommodation (32.89%), in schools or other public buildings (10.38%), and in open area gathering sites (2.03%). IDPs intend to move to another location (44.14%), return to their locations of origin (32.57%), or to remain in the same place (23.29%). The key informants interviewed indicate that the greatest priority need in this state remains Food. Notably, an estimated 2,597 IDPs among the total caseload in Red Sea (about 6.25%) are foreign nationals. The majority of foreign nationals observed in Red Sea state are reportedly located in Port Sudan city and are currently seeking shelter in rented accommodations, and schools or other public buildings.



Due to all these uncertain economic and political climate, financial institutions are hesitant to provide loans or investments, with many banks experiencing cash shortages. Moreover, the conflict and population displacement have led to a decline in consumer purchasing power, affecting the demand for products and services. Entrepreneurs may struggle to attract customers and generate sales, compounded by strained infrastructure and utilities such as transportation networks, electricity supply, and telecommunications. Additionally, the scarcity of business support services, including mentorship, training programs, and technical assistance, further hinders skill development, market access, and business growth.

However, amidst these challenges, there are opportunities. The influx of the population from Khartoum to Kassala and Port Sudan has created new market dynamics and demands. Entrepreneurs have the chance to identify and cater to unmet needs and gaps in the market, tailoring their offerings to meet the requirements of the new population in Kassala and Port Sudan. Furthermore, as we embark on this project, it is important to recognize and leverage the roles of local entrepreneurs operating in Kassala State and Red Sea state. Having already assessed their unique perspectives, capabilities, and potential contributions, we can effectively engage them in the project's development and implementation. By identifying the specific areas where their expertise can be utilized, we can drive innovation, generate employment opportunities, and promote sustainable economic growth. This will not only address critical needs and provide essential support to affected populations but also contribute to long-

term development and infrastructure improvements crucial for post-war recovery and reconstruction.

Entrepreneurs can embrace technological advancements to enhance operational efficiency, expand market reach, and establish competitive advantages, benefiting key stakeholders, including MSMEs, youth-led startups, and women-led startups, and continuing this project during a time of war sends a powerful message of resilience, determination, and hope, while also serving as a tangible example of ongoing efforts to improve the situation. By fostering collaboration and partnership with these entrepreneurs, we not only maximize the project's impact but also create a lasting legacy of empowerment and progress.

At this stage majority of the players active in Kassala are Humanitarian oriented organisations such as IOM and UNICEF. It is worth mentioning that IOM is reaching out to Diaspora community to support in their initiatives. It would be good for the team to link up and see where we could work together to provide local entrepreneurs, who will deliver services/ products to these humanitarian organisations.

Furthermore the following Organisations are active in Kassala and Red Sea, with whom we had discussions:

Government and Semi Government	UN Agencies	Private Sector
<ol style="list-style-type: none"> 1. Ministry of education 2. Central bank of Sudan (Kassala) 3. Sudani Telecom 4. Family bank 5. Ministry of Agriculture- Enable Youth Project 6. Ministry of Finance - Economic Development Department- Entrepreneurship Development Center (EDC) 	<ol style="list-style-type: none"> 1. IFAD 2. WFPUN Agencies 3. IOM 4. UNICEF 	<ol style="list-style-type: none"> 1. Africa Renaissance Partners 2. Africorp International 3. CTC 4. Bank of Khartoum 5. Faisal Islamic bank 6. United Capital Bank 7. Alsoug.com 8. SAY group 9. ELB group 10. DAL group 11. MoMo- MTN 12. MSG

Table 0: list of stakeholders, the team engaged with

1.2.2 Project Objectives and Scope

The objective of this project is to build an enabling environment and a connected ecosystem for women and youth entrepreneurs in Kassala and Red Sea States, providing targeted financial support to facilitate their business growth and scaling. The project aims to empower entrepreneurs at different stages of their business journey by offering tailored non-financial services (training, consultancy, advisory, mentoring and coaching support) and funding opportunities, including seed capital, guaranteed backed loans and grants for startup ventures and investment matching for companies seeking to scale up. Although this is still the case, the focus has shifted from early stage businesses

to companies that are restarting or need to be transformed to be able to cope with the crisis.

Key Components of the Project:

1. **Needs Assessment and Selection:** Conduct a comprehensive needs assessment to identify women and youth entrepreneurs in Khartoum (those who have relocated to Kassala and Port Sudan and want to restart their businesses or looking for livelihood opportunities in Kassala and Red Sea States who would benefit from financial support. Develop selection criteria to determine eligibility, taking into account factors such as business viability, growth potential, and alignment with project objectives (all within the context of operating a business within a conflict zone).
2. **Financing for Business restart/SMEs:** Provide financial support in the form of grants and seed capital to businesses that are restarting. Assess the funding requirements of ventures and allocate appropriate amounts of capital to enable them to establish and launch their enterprises successfully.
3. **Scaling Support and Investment Matching:** Identify established women and youth-led companies with potential for growth and scaling in crisis situation. Provide financial support based on their specific growth plans and financing needs. Encourage matching investments from external sources, such as Diaspora investors, or local financial institutions (MFIs), to further leverage and enhance the provided funding.
4. **Mentorship and Business Development Support:** Offer mentorship programs and business development support to entrepreneurs at all stages. Connect them with experienced mentors, industry experts, and advisors who can provide guidance and expertise in areas such as business strategy, marketing, financial management, and operations.
5. **Monitoring, Evaluation, and Impact Assessment:** Establish a robust monitoring and evaluation framework to assess the effectiveness of the financial support provided and measure the impact on the growth and success of women and youth-led businesses. Regular assessments will help identify strengths, challenges, and areas for improvement, ensuring the project's continuous refinement and adaptation.

Expected Outcomes:

1. Setting up of a restart recovery fund
2. Increased access to financial support for women and youth entrepreneurs in Kassala State.
3. Successful establishment and launch of start-up ventures through seed capital funding.
4. Enhanced growth and scaling opportunities for established businesses through tailored financing and investment matching.
5. Strengthened business skills, knowledge, and capabilities of entrepreneurs through mentorship and business development support.
6. Improved sustainability and competitiveness of women and youth-led businesses.
7. Job creation and economic growth in Kassala States.
8. Demonstrated positive impact on the local entrepreneurship ecosystem.

The project will be led by a team of consultants with experience in business development, training, and coaching. The team will work closely with AICS and

the businesses to ensure that the project is successful. It is expected to have a positive impact on the businesses involved. The project is expected to help businesses improve their operations, access funding, and grow their businesses. The project is also expected to create jobs and contribute to the economic development of Kassala State and Red Sea State. We expect that several entrepreneurs we support will be those who have moved from Khartoum and now are staying in Kassala and Red Sea, with the notion of returning back when all becomes stable or the option of going back is relative safe. We envision that if this becomes possible with project implementation period, the support will follow the entrepreneur back to Khartoum state.

1.3 Comments on the Terms of reference

The assumptions, as presented in the ToR flow in a logical order, appear reasonable and valid. In particular, they emphasize the will to commit, the capacities of political and institutional stakeholders towards the objectives of the WE-RISE! project, resulting in a positive contribution to the economic growth and development of Sudan.

- > The overall political, economic and security situation in Sudan is conducive to project implementation.
- > Government policies and strategies will continue to promote trade, investment and Inclusive entrepreneurship and SME development in Sudan.

While some of the assumptions are primarily or partly influenced by factors outside the control of the Consultant, we considered how to incorporate in our approach actions to strengthen the operating environment of the project, and therefore the validity of associated assumptions. We have a few general observations about the ToR, after which we will respond more specifically to the assumptions under point 3 in the ToR.

1.3.1 Comments on timely delivery and flexibility of approach

Our Consortium recognizes that effectiveness of this support must begin with the position and understanding of the nature of SMEs and their vision. In our methodology, we plan to carry out this assignment according to the timeline stipulated in the ToR, which implies a holistic and detailed approach with much flexibility.

This approach sparks from similar practical experience we gained over the years. The detailed work plan developed in this proposal will be reviewed during the inception phase and adjusted where needed based on new intelligence received from the ground.

1.3.2 Comments on the proposed phases

The scope of work is clearly defined in 4 phases, which we adhere to. However, we would like to introduce an inception phase, leading to an inception report (to be finalised within two months from the project starting date) detailing how the

scope of work is going to be carried out, based on updated intelligence. Furthermore, we suggest adding an activity under Phase D: Networking and Follow-up, which is the establishment of an alumni network.

1.3.3 Comments on the expert team

Next to the required six profiles, we are submitting a bid with additional international experts. The local positions are filled by a subcontracting partner Savannah Innovation Labs (Savannah), with whom we worked before in a previous assignment for the Government of the Netherlands on e-learning for entrepreneurs. The proposed international team consists of in-house staff of MDF, who are flexible and innovative, as they previously designed and implemented a wide range of methodologies and M&E systems used in initiatives for business development support. To successfully implement this program, it appears necessary to deploy experts skilled in project management, curriculum development and M&E on large scale., including. In this regard, the team we propose. Our proposed team has been providing similar Technical Assistance activities in the African continent, jointly since 2015. It is of special relevance to this assignment:

- Having and running six self-sustaining local subsidiary offices registered in Africa, we are not only advisors but also experienced in setting up, running and managing successfully local commercial ventures embedded within the local context and challenges.
- Being an international training institute, we have years of experience in providing both virtual and face-to-face learning trajectories for individuals, organisations, and networks
- Besides running several incubation and acceleration programmes across Africa, we are involved in building the capacity of incubation centre, fund managers, business support organisations, Acceleration centres and government entities responsible for support to MSMEs. Our team has experience with ecosystem building, curriculum development and Training of Trainers, which is an expertise that is required for successful implementation of such assignments. We successfully implemented capacity building projects with Hubs before - in Malawi (mHub and Dzuka Africa), in Ethiopia (R&D group) and Benin (UAC Start-Up valley), as well as with TEVET institutions with very positive results.
- MDF is part of (pan-)African networks such as SEED, Afric'innov, ANDE, AfriLabs, the Ghana Tech and Business Hub Network which can be leveraged for this assignment.
- MDF set-up and manages the Ghana Innovation Hub, orange corners acceleration programme in Ghana, the Horti fresh women-led agribusiness accelerator programme, innov8 incubation program, just to name a few. This gives us access to relevant experience, best practices, and tools.
- Our position as a global Enterprise Support Organization (ESO), with clients like AfDB, the World Bank and private sector partners also brings

along an international network, especially when it comes to follow-up funding from international parties.

- We bring our wealth of experience in managing blended finance schemes, as we are involved in three types of early-stage financial instrument for youth-led and women-led businesses - a Proof of Concept (100% grant), and operational improvement grant, and an innovation fund (70% loan – 5% per annum, 30% grant) fund managed by Fidelity Bank under the Orange Corners Innovation Fund.

1.3.4 Additional service: adding a profiling platform for the project beyond the requirements of the ToR.

We have a digital platform B4Dev platform (<https://b4dev.net/>), which we will make available for this programme. All participants on the platform can register and showcase their business. Financial Institutions can browse these profiles, also after the duration of the project. We can use this platform also as the landing page website for the assignment, where stakeholders can find more information on the assignment, upcoming events and up- to -date results.

1.3.5 Additional service: adding a digital learning component beyond the requirements of the ToR.

To be able to provide (quality) support to so many start-ups, especially to groups who might not be able to attend frequent face-to-face trainings, the service delivery will have to be done in a smart and sustainable way. We have had success doing this with our Skill Ed platform, where we can build tailor-made, interactive courses (text, images, video, short quizzes, audio, and further reading), which can be used in a web-app or fully offline on a mobile device (phone or tablet). In the online version, entrepreneurs can also submit assignments to a service provider.

These courses can be localized to the context or sector and can be designed in the local language as well. An example of a course we developed for two TVET Institutes in Malawi can be found via the hyperlink: [TEVETA Enterprise Course](#)

The screenshot displays the SkillEd platform interface. At the top, there is a 'MENU' button and the 'SkillEd' logo. The main content area shows a course titled '2.2 Value Proposition - examples'. Below the title, there is a 'Read about it' button. The text describes the value proposition as a tool to communicate the value of a product or service to the customer. An image of a billboard with the text 'A Little Goes A Long Way' is shown. On the right side, there is a 'CONTENT' menu with a list of topics: 'The Business Model Canvas (BMC)', 'The Value Proposition', 'Customer Persona', 'Marketing', 'Distribution', 'Key activities and Resources', 'Partner Identification', 'Cost and revenue', 'Impact', and 'Revisiting your Business Model'. The 'Revisiting your Business Model' section includes links for 'BMC iterations: validate, update', 'Final Assignment', 'Further readings', and 'About this course'.

The above course was developed for UNESCO Malawi and was handed over to TEVETA.

MDF, however, owns all the content and this could be duplicated, adapted, added to, and rebranded for this project. Such courses support entrepreneurs with the development of their business model remotely and reduces the amount of time spent with them in-person. This can lead them to develop a business model canvas, explain how to register their business, develop an investment need or financial documentation. As a consequence, by the time service providers and entrepreneurs meet, there is already a document to talk about, reducing the in-person time and cost of support. This also allows more vulnerable groups to participate in their own time, at their own pace.

1.3.6 Comments on the assumptions under point 3 in the TOR

In any of our projects we take adaptive project management approaches into account. We will continuously engage AICS to assess to which level the assumptions from the TOR are valid and where needed jointly redesign the program. Therefore, considering that budget and activity design are subject to change as we learn. Our reflections on the assumptions listed in the ToR are as follows:

Stakeholder involvement: It is important to include the relevant stakeholders from at stage. We assume that international players in Sudan will fully support the program initiatives. We take that local leaders have been sensitised and are supportive to change the status quo when it comes to women (and youth) participation in entrepreneurship. As of now, women and youth are generally not included in the community decision making. By issuing this call we assume that AICS has already worked on mapping and mitigating cultural, religious and gender barriers within the local community leaders. In the inception phase, we will reflect on past efforts and adapt our approach where needed – and we have included this as a discussion topic in the coaching and peer- to-peer learning sessions of our proposed program.

- **Custom support to companies (start-up vs established):** We are adopting a blended approach that targets both early-stage ventures in the idea phase and more mature businesses. Each group will have access to different training & business development program, financial instruments and network connections that align with their current stage of development. For businesses that are still in the early-stage development phase, we will connect them with various (informal) angel investment networks and grant funds, while more mature businesses will be prepared to pitch to local and regional venture funds, with a particular focus on existing financial institutions in the country, particularly banks.
- **Investment Readiness:** In order to facilitate 100 matches, we propose the use of 200,000 EUR to provide a mix of blended finance instruments. This portion of the budget significantly reduces the resources available for program activities but will increase the probability that companies are accepted by FIs. It will be used to de-risk the companies for FIs in the following ways:
 - proof-of-concept requirements to strengthen the business case.

- credit guarantee for loans with financial institutions.
- matching fund to add to the investment from e.g., Angel groups.
- fund external audit reports, required certifications and registrations.

Our last reflection on this is that to achieve investment readiness, there is a need for individual support to end up with acceptable deliverables for financial institutions.

- **Combining phase B1 and B2:** In our experience it is best to combine the training sessions with the mentoring/coaching. We combine participants into cohorts and assign an implementation coach to each company. The topics mentioned under B.2 of the ToR will also be addressed in the group sessions, after which a coach will follow up with the business on their progress and deliverables. Next to this, they can access external experts (where needed). Junior advisors will provide them with document templates and document review, and we will organize peer-review sessions where entrepreneurs can discuss lessons learnt among themselves. Therefore, we treat phases B 1 and B2 as one joint phase in our work plan.

We understand the importance of these assumptions remaining valid throughout the course of both Inception and Implementation Phases of this assignment to achieve the overall objective desired. We will therefore continuously reassess the validity of the assumptions by monitoring them every three (3) months. Where any assumption ceases to be valid and is likely to have an impact on the delivery or successful outcome of the Project, we will then note this as a risk factor and devise, discuss, and implement the necessary risk mitigation activities to reduce, remove, or adapt to the risk.

1.4 Risks and mitigation measures

The Inception Phase for this project began on the 16th of March with two kick-off meetings with the WE-RISE! Team (1 contractual, 1 technical level), followed by preliminary introduction meetings with other implementing partners. These meetings were set to get to know more about the project, understand the context in which the assignment will operate. Due to the outbreak of the war, the team had several meetings with its own team members and with the WE-RISE! Team to discuss about the situation and review the possibilities to further implement the project. Further various interviews were held with consultants in country and several entrepreneurs, who would fall under the target group. This enabled the team of MDF and Savannah to obtain a first overview of the background, current situation, and expectations concerning project implementation.

The following insights regarding risks, came to light after meeting with various actors (that are active in the entrepreneurship development area).

Risk	Likelihood	Mitigation
Limited participation	Kassala (Medium)	In Kassala and Port Sudan, we anticipate the inclusion of some women in our activities, considering the

autonomy of women	Red Sea (Port Sudan) (Medium)	<p>cultural norms prevalent in the region. These norms restrict women from participating in activities involving the opposite gender. However, it is important to note that our group may not have a comprehensive representation of all ethnic and cultural groups in the area. To address this issue, we are transforming our training material into audio format (to be clarified in detail) and collaborating with the local radio station. This collaboration ensures that the content can reach every household in Kassala. As for the current situation in Khartoum, we are unable to conduct trainings there at the moment. Therefore, the planned activities for Khartoum will be rescheduled for the later stages of the project. We will reassess the situation on a monthly basis to determine the best course of action.</p> <p>Furthermore we will focus on Women and youth that are originally based in Khartoum, but now have moved to Kassala and/or Port Sudan</p>
Not enough (quality) service providers /experts	Medium	<p>The prevailing circumstances have resulted in a significant outflow of highly skilled individuals from Khartoum, with many relocating to other states such as Kassala or even leaving the country altogether. This situation has presented a unique challenge that demands a fresh approach. In the initial phase, we are actively engaging mentors primarily from the diaspora who have not directly experienced the conflict and, as a result, possess the psychological capacity to provide valuable support to the startups. By tapping into this resource of untapped expertise, we aim to bolster our efforts and ensure the successful development of the entrepreneurial ecosystem despite the prevailing challenges.</p>
Lack of training implementation to reach 300 entrepreneurs	Medium	<p>The ongoing war in Sudan has caused a significant exodus of people seeking safety and stability elsewhere. Additionally, the disruptions in various supply chains have resulted in increased costs for starting a business in the current environment. These factors contribute to a challenging scenario where our target market is likely to be engaged in multiple jobs just to cope with the rising cost of living. As a result, our program may not be their top priority. To address this issue and make our program more appealing to potential participants, it would be wise to reconsider our targeted numbers. By reducing the number of individuals receiving the training, we can allocate more resources and support to the remaining participants. This approach would increase the value and impact of the program, making it more attractive to those considering involvement. This strategic adjustment has</p>



		<p>the potential to attract a higher calibre of participants and enhance the overall success of the initiative.</p> <p><i>This will be investigated further after the initial outreach programme has been conducted and the results of this has been evaluated with the team.</i></p>
Delay of implementation	<p>Kassala & Port Sudan</p> <p><i>Medium</i></p>	<p>Due to the current situation in Khartoum, we are compelled to postpone the implementation of our program in the city. Movement within Khartoum is heavily restricted, with a substantial presence of troops from both sides in major neighbourhoods. Additionally, the majority of venues that were initially intended to host our activities are currently inaccessible, posing a significant security threat for participants. Given these circumstances, it is prudent to delay the activities in Khartoum until the situation improves.</p> <p>Fortunately, the situation in Kassala and Port Sudan is comparatively better. The environment in Kassala allows for the smooth implementation of our program. The only potential concern is the introduction of measures by the local government against public gatherings, although the likelihood of such measures being imposed at this time is low.</p> <p>Therefore, we can proceed with confidence in implementing our program in Kassala and Port Sudan (focusing on IDPs from Khartoum), taking advantage of the more favourable conditions while remaining vigilant for any potential changes in the local government's stance on public gatherings.</p>
Lack of quality applications from entrepreneurs, Level of education	Medium	<p>Based on the knowledge of the landscape in Sudan, there are several ways to encourage participants to come up with concepts that will make them more resilience :</p> <ol style="list-style-type: none"> 1. Provide resources and support: Make sure that participants have access to the help and support they need to explore and develop their ideas, financial support will be integral part of the support and not only after the training. We will work with milestones for disbursement 2. Encourage collaboration and diverse perspectives: Bring together people with different backgrounds and perspectives to work on problems, as diverse perspectives can lead to new and innovative ideas. However our focus will be more on how collaboration can mitigate the challenges within emergency environment



		and help the entrepreneurs to achieve more together than individually, 3.
Improper use of grant funding by selected entrepreneurs, Lack of available funding that is applicable for the program participants	High	Use of templates and processes with quality check by a third party (or investment committee) and only award funding after a due diligence has been performed with a service provider (after training). Furthermore payments to selected entrepreneurs will be based on milestones (KPIs) and next tranches will be paid when we have enough evidence that the entrepreneur has met the milestones agreed.
Lack of (indirect) job creation by entrepreneurs	Medium	Select job-creating ideas, with proven business models that have worked in similar environments. Support existing companies as well and make use of the financial service to scale. Work with financial sector to provide growth loans, when businesses are eligible and banks accept our cash guarantee scheme. Furthermore the team will focus on job recovery, as many jobs have now been lost due to the war
Lack of collaboration between service providers	Medium	Our plan is to establish multiple social media groups for the service providers (these are trainers, mentors, coaches) and hold in-person learning meetups where program alumni take turns speaking about learning opportunities with the Sudanese diaspora and other local community members who are knowledgeable about specific topics. These meetups will help mentor businesses during their growth stages. We will consciously link up with other players (other enterprise support organisations) that are still active in Sudan, to see where we can strengthen each other. Furthermore during the implementation we will discuss with the We-Rise! Team on other measures we can take to stimulate partnership among the various stakeholders.
Inability to align with other development efforts	Low	We are aware of other long-term efforts in Sudan, in line with the Paris Declaration on Aid Effectiveness – that we seek harmonization to avoid duplication and share insights and information. We will seek alignment in targets and regions and seek collaboration. We do this to maximize the impact of this intervention.

1.4.1 Additional review with regards to entrepreneurship support in (post)-conflict areas

The MDF and Savanah team reviewed a range of materials on policies related to the projects being implemented including the relevant legal and institutional framework, guidelines and methodologies, reports produced by other projects,

and the content and approach for training programmes undertaken by other projects. Due to the war, the team had to review more documents and project results that focus on entrepreneurship support in (post)-conflict areas.

Main findings:

- Most fragile states are SME economies. They rely heavily on these types of firms for both high growth rates and the employment they provide for a significant part of the population. Contrary to previous beliefs, local firms continue to operate in the midst of war and insecurity, when larger – notably foreign and more risk averse companies, other than resource-extracting companies (Kolk and Lenfant, 2012) – typically decide to relocate or leave the country.
- Based on this reality, domestic firms are increasingly credited with the potential to play a critical role in economic recovery (Naude, 2007; MacSweeney/Naoise, 2008; De Vries/Specker, 2009; UNDP, 2013). First, through the provision of jobs, income, much-needed products and services and infrastructure, they not only provide people in need with a livelihood, they also instigate a sense of security and confidence that can attract larger and foreign direct investment (WB, 2014: v). SMEs are further said to prove more flexible in adapting to volatile circumstances, utilising “opportunities that larger firms, including state-owned enterprises and multinational firms, cannot take” (Naude, 2007: 25).
- In light of this strong potential for economic recovery, development agents call for greater engagement with and support for domestic SMEs in contexts plagued by conflict and fragility, be it in the form of development agencies sourcing more systematically from local SMEs, or international companies investing into local supply and distribution chains, or in supporting SMEs in their own right, for the sake of reviving the local economy.

Furthermore it is important to take the following into account:

- The support given to entrepreneurs in conflict areas should focus on:
 - Access to Markets: a systems approach that focuses on market linkages
 - Access to Finance: use the blended finance component to mitigate the constrain of lack of collateral needed to obtain more than microfinance loans.
 - Access to network and skills: provide business and management skills and assists these entrepreneurs with access to capital, networks, and mentors.

As such it is recommended that any entrepreneurship programme provided in (post) conflict area should adopt a comprehensive approach, focusing on business training, access to finance, and access to markets.

2 STRATEGY

2.1 Our approach

When implementing a project like this, our approach must be grounded in a set of guiding principles and tested general methodologies, as well as activity-specific methodologies, to ensure efficient delivery with lasting impact.

2.1.1 Project Management Principles

The Consortium proposes a multi-phase intervention based on the following axes:

The provision of highly-qualified specialists and experts: who have managed the implementation of similar projects on behalf of public and private institutions and administrations and who master project management, change management, communication to and steering of stakeholders. Our core experts are familiar with entrepreneurial ecosystems in Sub Saharan Africa and Sudan, and they have a great capacity for organization and listening. They all have relevant training skills, certified negotiating competence, solution-oriented with excellent communication and managerial skills.



Pragmatic solutions: we will assist in generating solutions that are based on the specific conditions in the country and can be realistically implemented. In close collaboration with the Client, we will showcase the results of the initiatives from the wider business development perspective and promote the search and applicability of solutions that ensure that **the provided technical assistance will be demand-based and tailored to the needs of the intended target groups.**

Participatory approach and People-Centered Communication: From the outset, we place the assignment in a participatory and inclusive approach under the guidance of the Project owners (AICS, the WE-RISE! Project management and the various stakeholders) with the effective involvement of all stakeholders. We will focus on a participatory planning and implementation approach involving key stakeholders to clarify the roles and responsibilities of each party and to support the establishment of communication mechanisms that promote good functional relationships among them. Working groups can be set up around the main activities with the main actors. This framework is intensively participatory. The primary interest is to ensure a buy-in by the stakeholders.

Dialogue and partnership: Our experts will actively promote and facilitate the involvement of key stakeholders and partners in all the main phases of the project. The dialogue with partners should strengthen the ownership of the communication objectives, a wider communication outreach, and ultimately an improved sustainability of the outputs in the long term.

Independence and neutrality: Experience from similar initiatives indicates that independence and neutrality are of the utmost importance for the credibility and acceptance of the recommendations by the project stakeholders.

Building on experience: We are fully knowledgeable of the tasks and challenges presented by this assignment, given the experience of our group members in successfully implementing several assignments similar to this one.

Flexibility and Responsiveness: we will be flexible in our approach and responsive to the needs of the implementing entities and counterparts within the project framework.

Alternation between capacity development actions and periods of knowledge transfer: its objective is to reconcile the requirements linked to the acquisition of skills with those of production: (i) Saving of time and means compared to traditional training; (ii) Acquisition of knowledge and capacities directly anchored in professional practices and needs; (iii) Development of collective skills necessary for proper functioning.

Monitoring and evaluation: M&E of the project stages based on expected and achieved results, monitoring of the performance of the project teams and measurement of the results achieved in relation to those planned, generating corrective actions and their follow-up in case of discrepancies.

Quality management: QM for the planning of quality norms and standards for the services to be provided, the control of quality assurance and the verification of the services provided against the agreed norms and standards and the requirements.

Quality control of performance and administration: Every contracted deliverable has to be reviewed by two top directors selected randomly within our group to play the role of devil's advocate. Internal audit runs quality checks quarterly after project inception, in mid-term and upon project closing, using standardized checklist.

Cross-cutting gender approach: We will strive to incorporate gender policy and gender promotion elements in all its component areas, so that the ability of women to access and influence the project will be enhanced.

Synergy: We will ensure that all component of the assignment build on and feed into each other. Whenever possible and appropriate, and in consultation with the Client, we will also endeavor to cooperate with other (donor-funded) programs, projects and initiatives in the sector and in the region.

Results-driven: The assignment will be results-driven. To be result-oriented, in our understanding, refers to the following three dimensions, namely technical, institutional and financial.

Contract benchmarking and assessment: Methodology and effort estimates are validated against internal benchmarks before proposal is submitted. Following the award of the contract, resources spent are tracked against the project plan on a monthly basis and deviations are offset, to ensure capacity remains for critical tasks.

Expectation management: “What needs to happen so that at the end you will say that the project was a success?” – This is what we ask key stakeholders at the onset. We document the answers and track our work against them, regularly asking the stakeholders for confirmation as the project develops.

Predictive risk management: During the entire project lifecycle, we maintain and regularly update a risk log, listing all the factors we could think of that can obstruct the project goals. We plan resources needed to handle the risk if it materializes, maintaining contingency capacity based on its likelihood to happen.

Guidance by projected results: We train our enterprises to ask all the time: “How does spending this resource now bring me closer to projected results?” This allows personal perspective and to dynamically adjust plan and scope in changing circumstances to keep course toward the goals.

2.1.2 General Implementation Principles

We emphasize ownership of our support right from the start to the end from selected enterprises (the actual client). As such, our methodology for delivering these services is guided by the following cardinal principles:

- **Ownership:** Regarding ownership, we mean that; our experts will operate on the basis that they are there to provide technical advice and this will be based on discussions, collaborations, and cooperation but not to impose. The companies ‘own’ their progress by the efforts they put into the program. We also intend that, the pace of implementation will be jointly determined by the capabilities of parties involved and the deadlines set, not by the individual experts.
- **Participation:**, learning from peers and teamwork in problem-solving, we intend to promote it through our methodology. We leverage on the use of existing expertise to enhance inter-organizational knowledge exchange and building of personal and organizational management capacity as an integrated part of a whole system. That will be a major guiding principle in our general approach.
- **Human-Centered:** we shall approach the provision of services with a human centered design approach, where each key element is given utmost importance, so that the team of the ventures can enhance their skills and capacity to grow their business and to access funding in a sustainable way.
- **Openness to change the model:** Especially in the start-up phase, entrepreneurs operate with a lot of assumptions. They usually act

assuming everyone will buy into their 'perfect' idea for a product / service rather than asking people what they would really want to pay for. We see incubation therefore as a learning journey where the potential customer informs our decisions.

- **Impact focused:** In all our programs we encourage entrepreneurs to look at the sustainability of their business, from an economic, social, or environmental perspective. The focus will be start at an early stage, to make sure it is embedded in their business operations.

2.1.3 Our approach to business growth and innovation capacity building for the WE-Rise! project

Our experience in Africa, including in Sudan, shows that there is a growing number of (women and young) entrepreneurs that seek possibilities to grow their business operations and secure financial and social stability. Different factors, especially the urge to improve their lives and access to modern technology, has influenced the attitude of some Sudanese youth and female entrepreneurs into becoming more creative and solution-driven, also to become potential entrepreneurs with unique ideas. We believe the emerging entrepreneurial development model needs to focus on these groups and areas:

- The fast-growing number of formally and informally well-trained young people based in urban areas
- The new entrepreneurs that are focused on growth rather than survival, the so-called Small and Growing Businesses (SGBs).
- The growing number of emancipated women in enterprises,
- Focus on opportunities within the green economy (Green sectors such as sustainable climate-smart agriculture, renewable energy, circular concepts, waste, and water management).
- Build upon the intrinsic motivation of entrepreneurs that aim to create **blended value (social entrepreneurs)**

We therefore believe that providing a timely and practical business development support for the defined target groups is essential for success.

We define business development support as an economic and social development and entrepreneurial process, designed to accelerate the growth of business and to facilitate its success via a comprehensive program of resources and services including, but not limited to, the provision of **physical space, business skills training, coaching, mentoring, and consulting, access to markets, access to financing, network facilitation, and the creation of partnerships and business linkages**. This programme can provide solutions to the following challenges which are shared by women and – youth-led) informal MSMEs and start-ups sectors in Sudan:

- **Lack of market information** and understanding of the needs and preferences of their customers. We often see entrepreneurs with a solution-driven way of working as they are convinced of the benefits of

their product or service, instead of a focus on the (changing) customer demands.

- **Lack of (financial) management knowledge and experience**, which makes businesses struggle in their growth journey. We solve this by providing information, tools, training, and advice on building sustainable businesses and finding business partners. It is also important to support not only the business, but also the people behind the business, through capacity development and support in attracting, recruiting, and retaining the right staff.
- **Lack of social capital and credibility**, which makes it hard for entrepreneurs to get their foot in the door with partners, large(r) clients and funders. This can be solved through association and access to relevant contacts, networks, and markets, such as the selected hubs under this program.
- **Unrealistic expectations of the market and stakeholders**. We use the concept of positive demotivation to mitigate common misconceptions such as market assumptions, high pricing, the excessive evaluation of the value of the start-up or unrealistic investment needs, which hinder investment and development. This is achieved by sharing experiences of other entrepreneurs who have overcome such challenges via one-on-one coaching, based on developed templates. Peer networking or sharing experiences with more experienced entrepreneurs is also a way to tackle barriers to entrepreneurship. Such barriers can include low demand in the local economy, lack of access to financing and markets, lack of role models, cultural barriers, lack of motivation, problems in transitioning from dependence on government benefits and government employment to understanding government regulations.

While there are institutions and initiatives supporting youth-led/women-led start-ups and MSMEs to address the challenges listed above, their needs are far greater than currently anticipated. With our experience in providing business and development support to similar projects, our consortium will provide the Italian Agency for Cooperation Development (AICS) with a strategic partner that is fully aware of the Sub Saharan African and Sudanese entrepreneurial ecosystem, including informal start-ups, early- stage ventures and MSME sectors. Our working methodology is based on a high-level expertise on the thematic knowledge essential to the implementation of the assignment. We also master, the various management and administrative channels related to stakeholders, from the point of view of national institutions and donors with ongoing projects but also knowing how to evolve with the beneficiary populations in Sudan.

Innovation and technology are enabling the exponential growth of organizations which could lead to disruptions with others market sectors, less prone or capable to innovate. Organizations that are bolstered by innovation can generate outputs many times greater than that of their peers and are fueling a competitive environment that rewards only the most innovative and entrepreneurial players.

Generally, the nimble, flexible, and compact nature of startups, enterprises and ventures make them the best-placed to harness innovation to meet consumers' ever-changing needs. As such, startups are disrupting today's markets, creating an ever-growing chasm between them and their more traditional, established peers. Start-ups, therefore, need valuable resources such as access to infrastructure, tailored brand marketing, access to business networks, industry insights, regulators, data, distribution, and process excellence, merged with their flow of ideas, nimbleness, agility, new technologies, willingness to take risks and drive to scale rapidly.

The terms incubation and acceleration are widely used but are often interpreted differently. For this assignment, we have identified six (6) stages of enterprise development as portrayed below; Ideation, Prototyping, Commitment, Validation, Scaling and Establishing. Incubation revolves around the idea, the business model, experimenting with different concepts and finding first interest in the market and establishing the team. Afterwards, acceleration begins with validating the assumptions in the business model and structuring the internal business processes. Then, the growth stage begins, where investments often come in.



For this assignment we envision delivering a mix of all the above, as the project focuses on both start-ups and existing businesses, with a focus on accessing funding. In the Sudanese context, support to business acceleration takes place at a much earlier stage than in more developed ecosystems. As also outlined in the TOR, this means businesses of 1+ years of operation, which are relatively early-stage. In our experience, we see that even established businesses need to revisit the business model as they get ready for investment.

The business support we provide will help entrepreneurs establish and/or accelerate their growth and success through a comprehensive process. This can be done through a range of resources and services including, but not limited to, the provision of physical space, business skills training, coaching, mentoring, and consulting, access to markets, access to finance, network facilitation, and the creation of partnerships and business linkages.

We will have a base program that entrepreneurs go through in a cohort, though we will facilitate individual support in the form of coaching focused on the implementation of their learnings. Especially with the aim of access to finance, this tailored support will be needed to prepare all the right documents for Financial Institutions.

2.1.4 Our business development process based on Experiential learning

Business Development support is about learning and facilitating growth. Growth in both founder, team performance and company institutionalization, through the sharing of new insights coupled with one-on-one support.

Our approach makes the training sessions practical, lively, and interactive. Our Training and Business Development Services are tailored on a venture-need basis, providing the enterprises with support trajectory pathways to their milestone achievements, determined on the basis of a thorough needs assessment. This is most often a modular approach including e-learning modules, cohort training and individual support. Through regular and practical training and feedback sessions led by the team and selected facilitators and experts, the ventures can accelerate their learning and make quantum leaps in a short period.

Our business development approach is a comprehensive company building and scaling training plan that provides entrepreneurs with a step-by-step roadmap to building a great business. It covers various subjects such as product/service re-development, product-market fit (re-focusing market segmentation), growth, hiring, culture, raising investment, managing, and scaling operations, building a great team, pitching, investor readiness, storytelling, design and more. In all our workshops, we aim to create a conducive learning environment in which participants can freely try-out and apply new techniques and insights. Theoretical concepts are translated into applicable hands-on tools and skills. Our workshops are a mix of lectures, discussions, group work, individual exercises, role-plays, video review and case studies and include regional and sector-based experts and inclusion of key stakeholders within the industry sectors.

Our approach allows participants to engage at all stages of the learning cycle. The entrepreneur and team receive coaching, whereby we feedback the results of the testing, validation, and implementation of their business strategy, informing the team for any adjustments needed for improvement. The companies trained often request support with the implementation after our training programs have ended. We therefore propose to 'handhold' them through individualised coaching support, while they implement all the learnings and action items. This way we are combining the theory with practice.

During this follow-up we identify any outstanding issues with the companies and make our experts available for these companies. The expectation is that engagement and coaching will be provided on a long-term basis and the development of their managerial, financial, or business skills will be multi-milestone based. We believe this transition period from training program to 'institutionalisation within company' will be beneficial for the companies.

Our support to entrepreneurs, is based on our capacity-building approach, organizational strengthening & institutional development concept, our business development & growth service model as well as our reflections on the World Bank study on 'Gaps and Solutions for Business incubation in Africa'. Our

business development and growth service combine **(a)** business development, **(b)** technical support **(c)** capacity building and **(d)** access to funding all delivered in a modular way combining, e-learning modules, cohort support and/or individual trajectory:

- a) **Our business development & growth services**, we blend several tools to provide the services. Our approach is focused on customers, using human-centered design and the lean start-up method. For example, we encourage entrepreneurs to do rapid prototyping and include regular customer feedback moments in the design of new products and services.
- b) Our **technical support** is need-based and sourced from our network of both internal and external experts, trainers and coaches, that can be provided on a cohort training basis or on an individual support (technical advice) or coaching basis.
- c) **We design capacity building with training and coaching trajectories** at individual and organisational level. Examples are soft skills training, analysis of business Comparative advantage; analysis of Business Model and description of operation/s for each service; Financial Management, Financial Projections and modelling; Costing; Marketing strategy; Corporate governance and internal policy development; Modified organizational management structure & new skill sets; Investment readiness and access to funding among others.
- d) **Access to Funding:** each company need access to financing especially growth companies. This can be through grants, loans or equity investments. We provide step by step coaching support and technical advice enabling the companies to get access to funding.

Furthermore:

- 1. Based on the market opportunities identified and the current needs assessment, we will work on developing a modular support trajectory aimed at addressing the business skills to exploit the business opportunities identified for expansion purposes.
- 2. **Follow up coaching**, or handholding is important and will be an integral part of the business support to ensure growth of company beyond the stated support period.
- 3. **Promote Inclusive Business** involving communities in the business model as consumers, suppliers, employees or partners to ensure social impact in the long term.
- 4. **Creating access to network:** Our Consortium will rely on its extensive business networks to connect the companies for business growth. Both online and offline forums and webinars can be organised between the companies and potential financiers, investors, technical service providers and customers, as part of our cohort training offering, for strategic growth trajectory.
- 5. **Involve the whole team** and not just the business owner. Often, businesses have only the founder as a decision maker. However, as the business grows, staff need to be engaged and on-boarded to work towards

the same goal but delegating responsibilities can only be done when the strategic direction is clear. A clear understanding of vision, mission and responsibilities is needed for a company to transform from an entrepreneur-centred company to a small growth focused enterprise.

6. **Evaluation leading to knowledge management:** All activities (interventions) will be evaluated. Results will be used for improvement, continuous adaptation and to provide recommendations for next steps. Lessons learned will be documented and shared to support the effectiveness of the business growth consulting process for M-SMEs in general and more specifically led by youth and/or women.

2.1.5 Our tested training curricula for Start-ups and MSMEs

Our training curricula are based on the Inclusive business toolkit, containing 20 tools (*Figure 1*), structured around the Business Model Canvas, as well as the Inclusive innovation toolkit, containing: 12 tools, structured around the 4D innovation process. These tools are the basis of our training and business development services. Our approach is focused on customers, using human-centred design and the lean start-up method. For example, we encourage entrepreneurs to do rapid prototyping and include regular customer feedback

moments in the design of new products and services. This way, whatever they develop will be relevant in the market.

Figure 1 - The Inclusive business toolkit, containing 20 tools, structured around the Business Model Canvas

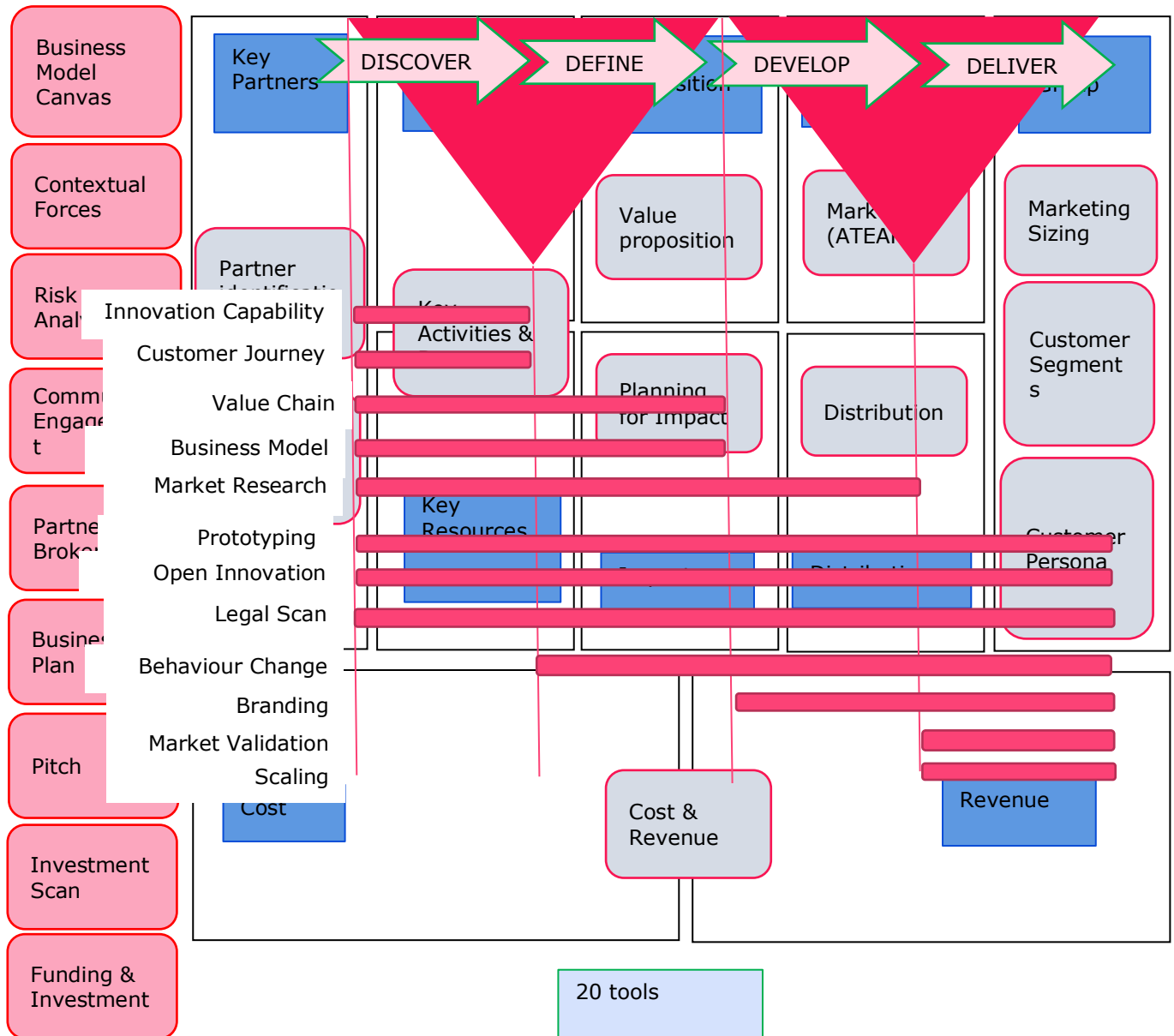


Figure 2 - The Inclusive innovation toolkit, containing: 12 tools, structured around the 4D innovation process.

To be able to design a tailored training program, we will use the input received from the inception phase, which will include an analysis of the project documents, the status report of previous executed activities from AICS related to MSME support, and other available project documents of MSME-support programme projects and programmes implemented. During this phase we will review the challenges the companies are facing and will adjust accordingly.

Furthermore, depending on the challenges regarding access to internet we will make use of the following e-learning platforms:

- Skill ED platform
- Moodle platform
- Google Classroom

As indicated, we have developed a course for 'building your business model', which has been successfully used by over 1000 (starting) local entrepreneurs in Ghana, Ethiopia, Benin and Malawi and Diaspora Entrepreneurs in Europe. We will adjust the current course, with localized input and information, also based on the needs of the ventures. Please see https://www.skill-ed.org/platform/index.html?id=teveta_enterprise_course for an example of the course and below image (Figure 3) for an overview of the current content:



Figure 3

Based on a detailed assessment of training needs of selected ventures at the end of phase A.3, we will further adjust the curricula we have. We will then decide which digital learning platform to use.

2.1.6 Combining International Experience and Local context

With our experience in the development and implementation of similar projects related to business incubation and acceleration, MDF will be a strategic partner to the Italian Agency for Cooperative Development, that is fully aware of Africa's entrepreneurial ecosystem, project complexity, business growth challenges, and Africa's industry and private sector development vision.

We combine experience from direct implementation of projects with entrepreneurs with our theoretical knowledge and lessons learned to improve the services of other actors through sharing of materials and Training of Trainers (ToTs). Our group recognizes that effective business incubation and acceleration must begin with the position and understanding of the nature of MSMEs and their vision. MDFs methodology will be generic and holistic and will build on methodologies used successfully in previous similar assignments. Our key experts in Sudan will help with the contextualization and understanding that will

support businesses grow and scale in a turbulent economic situation where forecasting can seem impossible without the right tool kits

2.1.7 Our proposed team

To achieve the goals of the project, MDF proposes a team combining experienced in-house international staff and subcontracted Sudanese staff from Savannah, with whom we already cooperated for the assignment “Small Business Innovation Research (SBIR): Entrepreneurship Made INclusive through Digitisation (E-MIND) Project – Sudan”, funded by the Dutch government. For that assignment a new open-source platform with remote and offline learning possibilities was tested in Sudan, to support remote youth & young entrepreneurs with entrepreneurship development services.

An updated table of our experts is given below. We had to replace 2 experts, Project Manager Kassala and Junior Business Development expert Kassala, as these experts have left Sudan and are no more available to work on the assignment. However we have required 2 other experts, who are in Kassala and have at minimum same qualifications.

Core team

The core team is composed as follows:

Name	Position	Brief description	Estimated N. of working days
Mr. Richard Yeboah- MDF in-house expert 	Team Leader	Enterprising specialist in entrepreneurship development and SME support and enterprise creation services in industrialized and developing countries. Serial entrepreneur, who supported many entrepreneurs, companies and NGOs in their early start up to become sustainable entities.	40
Mr. Yusif Yahya 	Project Manager Port Sudan	Experience in planning implementation and evaluation of startup training projects Founded a startup incubator in Sudan that serves Khartoum, Darfur and Redsea state.	105
Ms. Maryam Garelnabi 	Business Development expert Port Sudan	Business development expert in Sudan for the past 4 years Focus on gender and internally displaced communities	87

<p>Ms. Mayada Osman Mohamed</p> 	Marketing expert Port Sudan	Worked for multiple local and international organisations in Khartoum, Sudan. Experience with leading the complete process of developing growth roadmaps, brand identity, and marketing strategies. Managing content marketing strategies and social media presence across all platforms.	83
Mr. Osama Habiballah Awad Abdelrahim	Project Manager Kassala	He worked for a variety of public and private organizations, both locally in Khartoum and internationally in Kassala. He has demonstrated the ability to effectively manage and lead teams in the design and implementation of social impact projects.	97
Mr. Mohamed Osman	Junior Business Development expert Kassala	Experience in Entrepreneurship and Employment Promotion: Job Fairs, Start-Up Weekends, Hackathons', Market System Development, Value Chain Development Village Savings and Loan associations (VSLA), Microfinance, Business Activation Cycles, Labor Need Analysis,	95
To be recruited, moment inception report has been	Junior Marketing	Highly creative and skilled communication officer/director with	103


accepted including marketing plan	expert Kassala	over 5 years' experience in creating media for multiple platforms, including radio, television, web and social media, excellent skills on various multimedia software.	
<p>Ms. Susanne Afum Roelofsen- MDF in-house expert</p> 	Curriculum development expert	Extensive experience in curriculum development, training, coaching and advisory of businesses on organisational capacity	20
<p>Mrs. Marian Tadeffa Kubabom -MDF in-house expert</p> 	Gender and Monitoring and Evaluation expert	Mrs. Marian Tadeffa Kubabom is a socio-economic researcher, strategic program/institutional planning, M&E specialist, grant manager & a seasoned facilitator. She specialised in project cycle management & logical framework, using a facilitative, highly participatory planning approach, combining quantitative & qualitative participatory methods in research & well-versed in the use of statistical surveys & analytical tools.	15
Mr. Ekow Akyin Kwofie- MDF in-house expert	Training of trainers	Trainer / Consultant and Business Development Expert. He has expertise in SME business	50


	expert/coaching	development support, coaching, Strategic partnership management, business model development, SME/MSME enterprise development.	
Mr.Edem Korshie ADZIKAH- MDF in-house expert 	Blended finance expert	is a development finance professional and a versatile Finance Trainer with diverse experience in development management, business development, local community leadership with a special focus on development finance.	15


The full CVs of the above experts is enclosed in Annex I – CVs of Experts.

Pool of external experts

The above team will be supported by a pool of external experts and (junior) advisors. Here below the potential trainers in advanced business modelling, market analysis and business development that we deem fit for the project.

Name	Area of specialization	Experience	Brief Description of the profile
Ms.Rayan Gaffar Hussein Adam 	Business Model Canvas. - Social Enterprises.	8 Years training experience in social enterprises and business model canvas.	Psychological support. She worked with female entrepreneurs. She focuses on social innovation and entrepreneurship: the understanding of the social institution in general, and the concepts of entrepreneurship (Awareness in fighting harmful customs community in various issues).

			Teacher in social entrepreneurship. Children's awareness activist
<p>Ms.Hala Mohammed Mohammed Ahmed</p> 	Marketing , Feasibility Studies.	8 years in training and lecturing on Marketing and feasibility studies.	<p>Trainer in marketing for institutions and associations. Participated in preparing the marketing curriculum in entrepreneurship and training community entrepreneurs. Professional coach at Gate of Change for Training and Consulting (2019-2021) Professional trainer at FED (Organization for Training Women Entrepreneurs). Professional trainer at Social Enterprise Sudan Association (SESA) - Incubation program Master trainer (GIZ). Preparing the marketing curriculum for entrepreneurs (SESA) participating in selecting the best projects (SESA). Master's degree of science in business administration- marketing (2014).</p> <p>Phd in marketing: ongoing.</p>
<p>Mr. Khalid Mohammed Ali</p> 	Business Development. Management & Consulting.	8 Years' experience in Business development training	<p>Khalid Mohamed Ali is a business leader with two decades of experience in management consulting. Khalid has worked with Fortune 500, mid- size enterprises and startups in the USA, Africa, and the Middle East.</p> <p>Since December 2020, Khalid has been the Executive Director of the European Chamber of Commerce in Sudan, a business development and</p>

			<p>research platform that facilitates business linkages and trade between European and Sudanese sectors.</p> <p>Khalid is a regular speaker at conferences and has been active in the public space through his participation to various think tanks. Khalid obtained a B.Sc. in Computer Engineering from The Future University in Khartoum, and a Master's degree in Management Information Systems from Florida International University in Miami, USA.</p>
<p>Klaas Molenaar</p> 	<p>MSME Financing, entrepreneurship, micro finance, guarantee fund development, implementation and management, Blended Finance</p>	<p>More than 40 years' experience in MSME development and finance</p>	<p>Klaas is a hybrid entrepreneur, consultant, trainer, and academic crossing borders in search of new forms of inclusive financing for SMEs and ways to apply (inclusive and migrant) entrepreneurship training and development concepts in society. More than 45 years of experience as consultant, programme director, researcher, and policy maker. Worked on assignments globally for bilateral, multilateral and private organisations such as Netherlands Government, RVO, IFC, EU, BID, UN (ILO, UNIDO, UNDP), all Dutch Co-financing agencies, foundations such as Cordaid, ICCO, Oxfam Novib, Hivos or Woord en Daad. He is presently member of Chairman of the EnterStart Foundation and member of the Supervisory board of the Waste Foundation. He held various Board positions among other with European Microfinance Network (EMN</p>

			<p>Presidency), Netherlands Council for Microfinance, Steering Committee on Inclusive Entrepreneurship for OECD, MISFA Ltd Afghanistan and Supervisory Board member of The Financial Cooperative. Fluency in English and Spanish.</p> <p>Published various guidelines and manuals on (access to) financing of MSMEs.</p> <p>He is also the author of "Management of Guarantee Funds for Small Enterprises", Training manual ILO Turin, 2004, ISBN 92-2-116033-5</p>
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Our proposed **Team Leader Mr. Richard Yeboah** will guide the technical design and implementation of each phase/activity, ensuring that the expected results are achieved and delivered on time and within budget. MDF confirms the group's total commitment to managing the project and achieving the expected results, as well as an exceptional contribution to training and coaching. Our commitment will be reflected in the following points:

- We will be fully operational as soon as the contract is signed
- We will install the key experts and support staff in the offices as soon as the project starts
- We will apply standards, procedures and methodologies developed in similar projects, adjusted to the local context during inception phase
- The logistical and organizational means will be in place to ensure that the team of experts is operational from the start of the project.

2.1.8 Task distribution

Key Experts	Tasks per consultant
K-1: Team Leader	Inception report, assessment and due diligence report, training plan, review of blended finance mechanism, interim report, final report.
K-2: Project Manager Port Sudan	Coordinate all activities in Port Sudan and liaise with team leader in the timely implementation of all activities, support in

	the monitoring and evaluation of the projects, responsible for the stakeholder engagement and liaising with Financial Institutions
K-3: Business Development expert Port Sudan	Coordinate the incubation and acceleration programme in Port Sudan and support the junior business development expert in Kassala and liaise with the team to facilitate capacity development for the participating ventures
K-4: Marketing expert Port Sudan	Lead the Implementation marketing and communication activities in Port Sudan and support junior marketing expert in Kassala, and support in the organisation of network and marketing events
K-5: Project Manager Kassala	Coordinate all activities in Kassala, support in the monitoring and evaluation of the projects, responsible for the stakeholder engagement and liaising with Financial Institutions
K-6: Junior Business development expert Kassala	Coordinate the Incubation and acceleration programme in Kassala and liaise with the team to facilitate capacity development for the participating ventures
K-7: Junior Marketing expert Kassala	Implement marketing and communication activities in Kassala, and support in the organisation of network and marketing events
K-8: Curriculum Development	Curriculum development for the 2 trajectories (incubation and acceleration), setup of the e-learning platform
K-9: Gender and Monitoring and Evaluation expert	Advisory on gender mainstreaming of the programme, monitoring and evaluation
K-10: Training of trainers expert/coaching	Provide training of trainers, support, and coach local implementation team
K-11: Blended Finance expert	Design and monitor the blended finance services

NKE- 1: Trainers	Provide specialised training component on advanced business modelling, market analysis and business development
NKE-2: External Experts	Provide specialised expertise on blended finance, organise masterclasses
NKE -3: Junior advisors	Support the ventures to implemented tools within their business

2.1.9 Indicative allocation of working days per expert and per phase

Phases											
	Description of Activities per Phases										
	PHASE 0: Inception	PHASE A: Selection of MSMEs and start-ups			PHASE B: Implementation of the business development		PHASE C: Connecting M-SMEs and start- ups with Financial Services and Private Investors		PHASE D: Networking and Follow-up		
	0. Inception Phase	A.1 Design and implementation of a marketing campaign	A.2 Pre-selection of potential beneficiaries	A.3 Final selection of beneficiaries	B.1 Training sessions	B.2 Mentorship and individual coaching	C.1 Design of a financial scheme (blended-finance model) for the provision of financial services	C.2 Pitching sessions	D.1 Networking activities and marketing events	D.2 Follow-up of MSMEs and start-ups supported	Total number of Days
Key Experts											
K-1: Team Leader	8	2	2	3	6	2		3	6	2	40
K-2: Project Manager Port Sudan	5	10	10	10	30	9		5	10	8	105
K-3: Business Development expert Port Sudan	2	5	5	5	30	9		5	10	8	87
K-4: Marketing expert Port Sudan	2	10	20	10	10	5		0	10	8	83
K-5: Project Manager Kassala	2	10	10	10	30	9		0	10	8	97
K-6: Junior Business development expert Kassala	0	10	10	10	30	9		0	10	8	95
K-7: Junior Marketing expert Kassala	2	20	20	20	10	5		0	10	8	103
K-8: Curriculum Development	1	1	2	6	10	0		0	0		20
K-9: Gender and Monitoring and Evaluation expert	1	1	0	3	6	2		0	0	2	15
K-10: Training of trainers expert/coaching	2	3	3	3	15	5		5	3	8	50
K-11: Blended Finance expert	1	0	0	0	0	0		14	0		15
NKE- 1: Trainers	0	0	0	0	40	0		0	0		40
NKE- 2: External Experts	0	0	0	0	0	20		10		5	40
NKE - 3: Junior advisors	0	0	0	0	20	20		0			40
sub Total	26	72	82	80	237	95		42	69	60	830
Total	26	234			332		111		127		

2.2 Activities: Workplan

During each phase we will continue to monitor the security situation in Sudan to adjust accordingly to ensure the success of the program.

2.2.1 Phase 0. Inception Phase [20 days]

As mentioned in the comments on the ToR, we propose to start the project with a preparation phase. The proposed inception phase is expected to take 20 working days after signing of the contract and will involve:

- Getting agreement among all the stakeholders about the project's objectives and proposed results including the institutional requirements to achieve the results;
- Agreeing on a workable management structure, clarifying tasks and communication lines to support true partnership;
- Elaborating a detailed work plan under the leadership of MDF and WE-RISE! Project team, including required activities, at least for the first five months with ample flexibility for implementation, depending on changing needs and circumstances.
- Mobilising experts and finalising contractual arrangements with subcontractor
- Building a base of shared knowledge, mutual trust and a shared sense of responsibility.

0.1 Consultative Meeting

After signing the contract, the team will hold a meeting with the WE-RISE! team to further deliberate on the scope of work. The meeting is expected to provide further understanding on the assignment. The scope and expectations will be clearly defined and both parties will establish better relations for effective communication and interaction. We prefer to work in a collaborative way with our clients and have short and regular (e.g., bi-weekly) project meetings.

0.2 Detailed work plan and Mobilising experts

The team will undertake an initial quick scan and discussions with the key stakeholders, draw up a 10-month detailed work plan and submit it after 20 working days after signing of contract. During this preparatory stage all relevant experts will be mobilised, and contractual arrangements will be completed. This will mark the end of the preparation phase.

0.3 Inception Report

After the consultative meeting, the Team leader will present a draft inception report to WE-RISE! Team and AICS after 20 days of signing of contract. The inception report will outline the Key activities, approach, reflections, and amendments regarding the technical proposal in light of new developments, which will have effect on the implementation of the TA. The inception report will also include a Draft Report Format.

Deliverables for phase 0

- Draft Inception Report

Activities to be carried out to finalize the inception phase

In cooperation with WE-RISE! team, our team will periodically review which players are active in Kassala and Port Sudan and could be of assistance, in recruiting, providing training facilities or additional funding.

1. **[15 August 2023 finalize the initial needs assessment among potential entrepreneurs]**
Organise several information sessions for interested entrepreneurs and SMEs to explain the entrepreneurship support programme envisions. This will on one hand give us insights of needs of these beneficiaries as well as have an understanding of who would want to participate and under which conditions. Furthermore an (online) questionnaires will be shared through different platforms and also locally in Kassala, to get an initial needs assessment from potential participants. These sessions will start in the last week of June 2023, given the team to analyse the initial feedback and also share information to network partners to invite participants.
2. **[31 August 2023]** Design the Application Package, which includes promotional materials (flyers, e-mail text) to be shared in our networks, registration questionnaires (on Google Forms) for the companies to apply and assessment criteria for selection. Discuss with platform partners such as VC4A.com to see if we can use their platform as basis to enrol participants. Furthermore we will finalize the outreach plan, with focus on Kassala state and also on people from Khartoum that may have moved out of Khartoum, but are looking for ways to prepare themselves to start elsewhere in the country or return moment that this is possible; We will also set up a project website through our own platform B4Dev. Like the following project website: <https://crrp.b4dev.net/>
3. **[30 September 2023]** Finalize the training materials based on the initial feedback and needs assessment received and organise a training of trainers with the team that will execute the assignment in Kassala. Furthermore start building a network of potential coaches/mentors who will be available to support the selected participants and organise an initial on-boarding session.
4. **[15 September 2023]** Finalize the selection for cohort 1 (**150 selected**). All applications received will be put on a 'longlist'. From this we will form a shortlist (of double the number required, so 300) with those who meet our criteria and preferences. This shortlist will be ranked by the MDF/Savannah team and the proposed final list will be presented for no objection. The companies on the proposed final list will all be contacted by phone or even visited before or in the early stages of the program.

0. Inception Phase		Inception report	16/07/2023
A.1 Design and implementation of a marketing campaign for the promotion of the BDS programs	01/08/2023 - 30/08/2023	Marketing and communication strategy, including the outreach results of the communication campaign (max 5 pages)	31/08/2023
A.2 Pre-Selection of	01/08/2023 - 15/09/2023	List of participants in the live events (like	15/09/2023

potential beneficiaries A.3 Final Selection of beneficiaries		boot camps or hackathons)	
		Final list of beneficiaries to access the full program (Cohorts 1&2)	15/09/2023
		Report on need assessment (max 10 pages)	15/09/2023
B.1 Training sessions + B.2 Coaching and mentorship B.1+2.1 Development of Curricula, Finalization of training materials, including e-learning course	15/08/2023 - 30/09/2023	A training curriculum for the trainees	30/09/2023
		Training material and tools for the training programs	30/09/2023
		Training material and tools for the mentorship and coaching	30/09/2023
		An M&E tool (e.g. Excel table) to keep track of the profile of the trainees in terms of 1. Personal details: sex; age; citizenship; status (IDPs, refugees, disability if any); 2. Business details: type and information about the business (both for MSMEs and start-ups); locality; 3. Trainees' performance along the training cycle	30/09/2023

Means expressed in expert / working day for Phase 0:

	Working days
Key Experts	
K-1: Team Leader	8

K-2: Project Manager Port Sudan	5
K-3: Business Development expert Port Sudan	2
K-4: Marketing expert Port Sudan	2
K-5: Project Manager Kassala	2
K-6: Junior Business development expert Kassala	0
K-7: Junior Marketing expert Kassala	2
K-8: Curriculum Development	1
K-9: Gender and Monitoring and Evaluation expert	1
K-10: Training of trainers expert/coaching	2
K-11: Blended Finance expert	1
Total	26

Schedule and deadline:

M	M	M	M	M	M	M	M	M	M1										
1	2	3	4	5	6	7	8	9	0										
	Completion period					Elapsed period				Future period									

Activity supervision: Team Leader

2.2.2 Phase 1: Outreach of women-led and youth-led startups, MSMEs and Needs Assessment

The first phase of the project will involve the dissemination of surveys to MSMEs. The survey will assess the losses and challenges that MSMEs faced during the conflict. The survey will be shared across our network and on social media and assessed internally. Once this is completed, the translation and outreach campaign will run in parallel. The campaign will focus on stakeholder awareness, call for applications, and finalizing the scope of work with external experts and junior consultants.

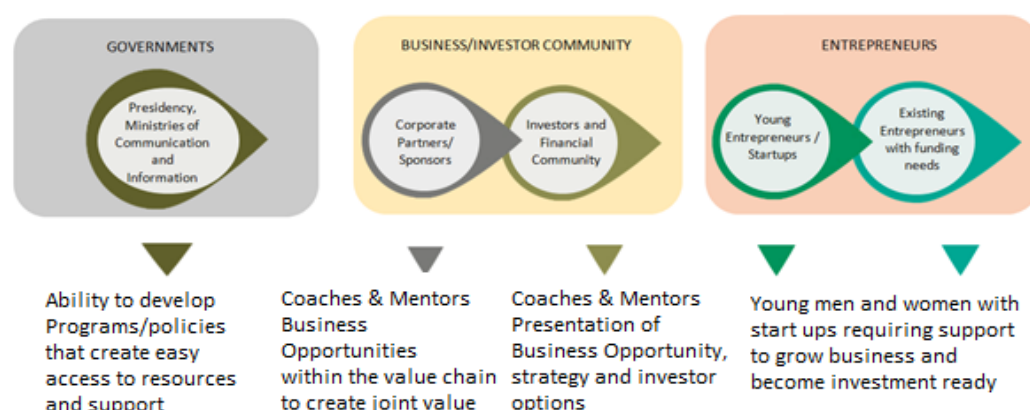
1. **Dissemination of a survey to MSMEs:** The survey will assess the losses and challenges that MSMEs faced during the conflict. The survey will be shared across our network and on social media. The survey will be conducted in both Arabic and English. The survey will collect data on the following topics:
 - The type of business
 - The size of the business
 - The location of the business

- The losses incurred during the conflict
- The challenges faced during the conflict
- The needs of the business

The data collected from the survey will be used to develop a plan to support MSMEs in Sudan. Many MSMEs have been forced to close their doors, and those that remain open are struggling to survive. The survey will provide valuable data on the losses and challenges that MSMEs have faced during the conflict. This data will be used to develop a plan to support MSMEs in Kassala and Khartoum. The results of the survey will serve as a cornerstone to the project and ensure that we are aligned with the needs of MSMEs.

2. **Assessment of Survey Results:** To assess the results of the survey. This will involve a careful analysis of the data to identify any trends or patterns. The results of the assessment will be used to inform the development of the curriculum. The survey to MSMEs is an important step in supporting the recovery. The survey will provide valuable data that will be used to develop a plan to support MSMEs.
3. **Curriculum Development and Translation:** Once the results of the survey have been assessed, the next step is to develop the curriculum. This will involve a team of experts who will work to create a curriculum that is both relevant and engaging. The curriculum will be based on the latest research in the field and will be designed to meet the needs of the target audience. Once the curriculum has been developed, it will need to be translated to Arabic.
4. **Outreach Campaign and Stakeholder outreach:** For stakeholder outreach (these are individuals and organisations that may have link to the final Beneficiaries (MSMEs), we want to support), we will focus on recruiting Sudanese diaspora members with a focus on females to mentor the MSMEs. The media outreach plan is designed to increase visibility and public exposure to the campaign with a focus on garnering entrepreneurs' attention and engagement. The communication strategy will largely depend on online media taking into consideration the overall instability on the ground in Khartoum and will span across different channels in sequential phases.

Phase 1.1 Objectives:



- Share informative content on entrepreneurship in conflict zones, e.g., expert guides for maintaining business resilience, tips from regional or international startups in similar conflict zones, etc.
- Market survey, collecting data from entrepreneurs in Sudan about the current challenges they're facing to evaluate the prospects of their business continuity and potential funding candidacy.
- Engage the target audience with Savannah's social media pages (total of 20K followers) to cultivate more relevant followers for the financial funding in Phase 2.

Channels:

- **Social media marketing campaign:** Follows a series approach by combining all relative posts to keep the information sequence easier to digest. Each series will have a key message and objective tailored to the startup industry. Content will be adapted in text and photo formats as videos will be more difficult to stream due to the general instability of internet connections in Sudan and to ensure outreach to a larger audience.
- **Influencer marketing campaign:** Featuring curated social media accounts with high-impact, interactive content creators within the relevant startup industries. We plan to secure collaborations with five to seven leading business influencers to deliver content in a cohesive tone and format. Our campaign targets young entrepreneurs, so all visuals and copy will reflect this tone and speak to a young audience.

Physical information event:

- **Organise 2 hours information and signup event:** Besides all the social media promotions. We also proposed to organise several 2 hours information and signup events in Kassala and Port Sudan for SMEs who will need our support. Between August and December 2023 we propose to organise 5 events, to signup entrepreneurs. We will also use the event to get insights to which additional experts and service providers are on the ground with whom we can work

Phase 1.2 Objectives:

- Raising awareness on online media platforms about "WE-RISE!" and the project sponsors.
- Announcement of the financial funding support for affected startups/MSMEs in Sudan as per the planned schema.

Channels:

- **Blogger outreach campaign:** Connecting with trusted business bloggers to publish articles on "WE-RISE" and its impact on business continuity for startups in Sudan.

- **PR campaign:** With the unavailability of TV, radio, and on-ground press conferences, online journalism will be utilized to publish articles on the official project launch in Sudan.
 - **Social media and influencer marketing:** Continuing from Phase One, adapting content to introduce “WE-RISE” and including the call to action to apply for the program.
5. **B4Dev platform:** Rather than creating a platform, we suggest the use of already existing platforms such as the VC4A platform and our B4Dev platform (www.b4dev.net) , we will use this as our landing page platform to inform entrepreneurs about the programme and the possibilities, an example of how the platform has been used for other programmes:
- www.ghanainnovationhub.com
 - <https://crrp.b4dev.net/>

2.2.3 Technical Assistance Facility Programme

In general terms our incubation and acceleration programme will be implemented as a Technical Assistance Facility (TAF) program, that will be providing standardized training program and tailored, in-company support over a sustained period (for pre-investment we propose **4 months** program and **6 months** program for post-investment target SMEs). Both programs will focus on the business leaders and organizational level development.

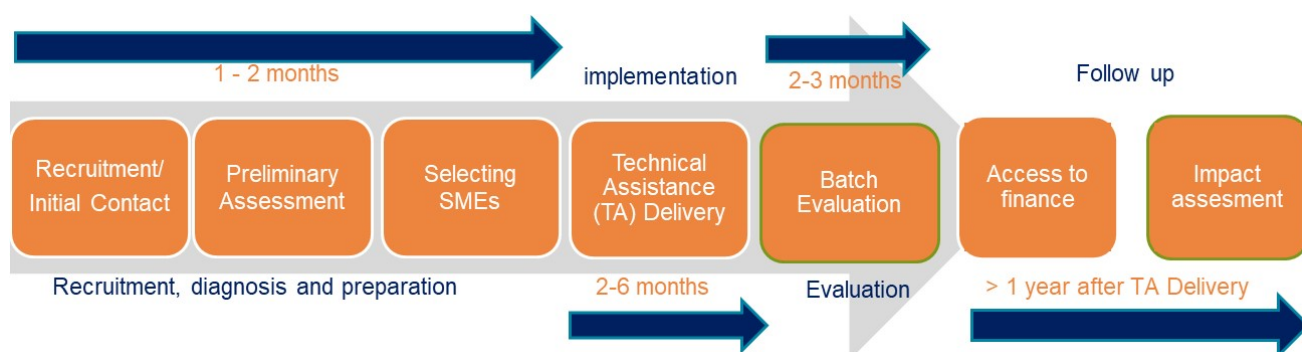
The TAF solutions will **ensure the delivered service is a meaningful solution for both business owners and their employees**. These businesses need guidance and tools on **how to build financially, operationally, and commercially resilient businesses**. The intended interventions will help them become innovative and responsive to change within a crisis/conflict environment while helping them focus on their customer relationships.

Our understanding regarding Pre-investment TA and Post Investment TA:

1. **Pre-Investment TA** – This assistance is required for SMEs that have been identified as attractive investment targets but need additional preparation to become “investment ready” and before an “investment decision” can be finalized. The pre-investment TA would focus on supporting the entrepreneurs through assistance in business planning, advice on new technologies and mentoring. It would also be structured towards addressing the capacity constraints in terms of performance measurement, accounting, management information systems, and governance. The assistance would further include targeted support to improve financial reporting, operations, legal and governance capacity. We will use part of the blended finance funds to support these businesses to get going, as they prepare to become more investment ready.
2. **Post-Investment TA** – This assistance, on the other hand, supports (portfolio) companies in addressing *capacity needs during the life cycle of the investment (loan and angel investment)*. The assistance would include business strategy, access to expert technical advice and mentorship,

training, governance improvements and operational improvements. Support to improve the market linkages and access would also be provided as a part of the TA. This support helps the business and the investor in dual ways, improving the quality of the investments as well as preparing the company for the exit of the equity investor.

In this case we would want to look at SMEs that have received loans, but are now having difficulty to repay due the challenges the conflict has created, but are in the basis successful businesses that need additional support to make sure

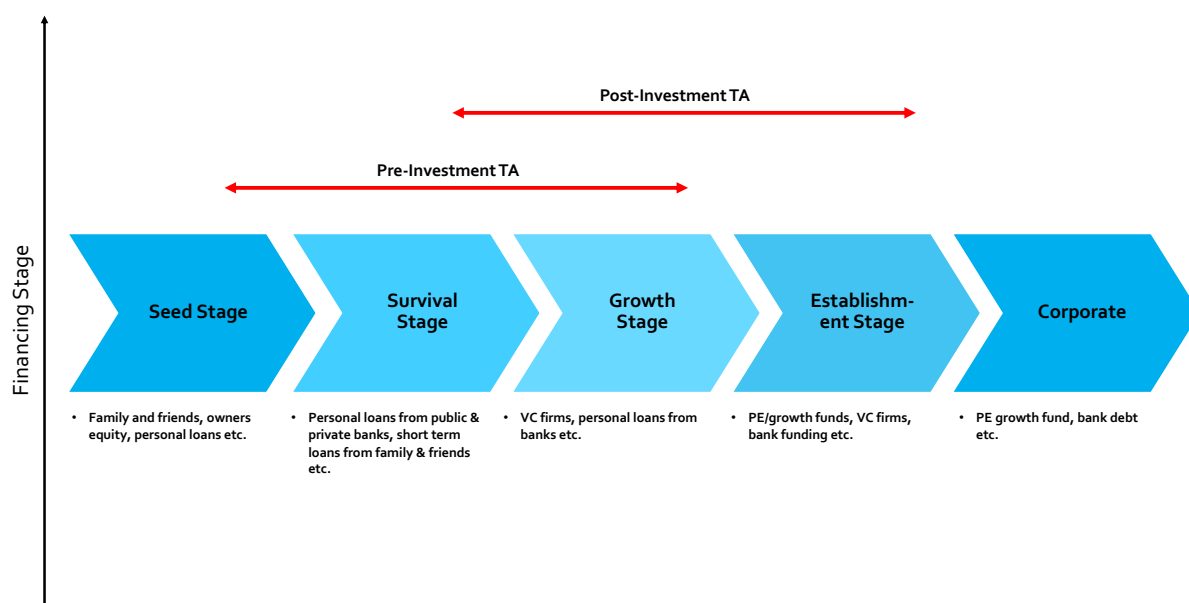


they are able to recover from the set backs. We are therefore proposing the following TAF process:

Figure 1: Technical Assistance Facility Process

The figure 3 below provides a view of the stages of a company within which the respective TAs are required. The external support received during the early stages of a company and after an investment is made is often imperative for achieving high-growth and for scaling-up the company. The TA provided would be focused on supporting selected pre-investment businesses and investee companies which may also have a beneficial effect on businesses and communities associated with the SME/SME through possible capacity building and training exercises.

Figure 2 Technical Assistance Requirements for SMEs in Developing Countries



Source: Based on IIX Analysis

TAF team will work with growth potential entrepreneurs that hold the potential to offer higher number of employments and provide value adding products and/or services.

We will build our programs by increasing the focus on tailored, in-company support over a sustained period of time (3 to 5 months), at both the business leader and organizational level, whilst still retaining the benefits that group learning can bring (e.g. "informal" peer learning, group training, developing relationships and networks).

Our main objective is to **ensure the delivered service is a meaningful solution for both business owners and their employees**. These businesses need guidance and tools on **how to build financially, operationally, and commercially resilient businesses**. The intended interventions will help them become innovative and responsive to change while helping them focus on their customer relationships.

Table 1 and Table 2 presents the initial category-wise list of potential TA facilities which may be provisioned to the growth SMEs based on the analysis which includes both financial and non-financial support to enhance the ability of the business to absorb and deploy capital.

TABLE 1 PRE-INVESTMENT TECHNICAL ASSISTANCE COMPONENTS

Category	Pre-Investment Technical Assistance
Strategy Support	<ul style="list-style-type: none"> Assistance in preparing business plans, reports, market segmentation and financial projections.

Category	Pre-Investment Technical Assistance
	<ul style="list-style-type: none"> Helping the top management in devising growth strategies Provisioning for Seed Capital, or support in raising seed funding.
Building top management skill	<ul style="list-style-type: none"> Industry specific training programs Building financial knowledge related to equity financing Support in developing effective skills in investor pitching Support in skills required to be "Investment Ready"
Human Resources Support	<ul style="list-style-type: none"> Assistance in promoting professional development of management team Assistance in accurately defining and reporting performance measures
Market Support	<ul style="list-style-type: none"> Measuring performance in the market and other performance parameters Support in Market Information and Intelligence Support in research-based and data-based decision making Support in regulatory aspects like certification of products and patents
Impact Management	<ul style="list-style-type: none"> Support to develop impact assessment metrics and data collection tools Support to develop impact reporting guidelines Support to map impact to UN SDGs Training on impact management best practices

TABLE 2 POST-INVESTMENT TECHNICAL ASSISTANCE COMPONENTS

Category	Post-Investment Technical Assistance
Product Improvement Support	<ul style="list-style-type: none"> Support in assessment of supply chain before launching a product Guidance in development of feasibility study for new products Support in product development through simple and practical short-term training modules in specific product technologies Support for testing & standardization of products Training modules in product specific technology Support in raising additional capital
Digitization and Technology Support	<ul style="list-style-type: none"> Assistance in building out digital angle of business Assistance in technology licensing and filing of Intellectual property rights Support in discerning government policies related to the digital economy Guidance in data privacy and best IT practices
Market Support	<ul style="list-style-type: none"> Assistance in enhancing the trade relationships & market access Assistance in expansion of distribution channels Support in creation of market linkages

	<ul style="list-style-type: none"> • Support in development of marketing plan for newly launched products • Training to stakeholders on market led extension • Suggesting ways to gain competitive advantage
Impact Management	<ul style="list-style-type: none"> • Support to verify or confirm impact on target population using digital tools • Support to provide impact data and reports to fund managers

2.2.4 Phase 2: Selection of participants

2.1 Shortlisted Participants

During phase two, we will be having ongoing discussions with financial institutions to ensure that the implementing team is aware of the requirements to access funds via their institutions. Additionally, we will be shortlisting participants of the program. Applicants will be selected based on key indicators such as: Need, business size pre and post conflict, losses incurred due to conflict, among other indicators. This process will be transparent, with an uneven team of reviewers and gender inclusiveness will be considered. In the original proposal, suggested number of shortlisted participants per cycle was 300. We expect that more entrepreneurs will apply as we are focusing more on Technical Assistance to MSMEs to recover and be more resilience during and after the current ongoing conflict. The ongoing conflict has heavily contributed to the brain drain of Sudan. Within the last 2 months, many have fled to Egypt, United Arab Emirates, South Sudan, and Ethiopia and a large number has moved to Kassala and Red Sea States



Phase 2.2: Assessment Bootcamps

Assessment bootcamps offer a number of benefits for both the applicants and the program providers. For the program providers, the assessment allow them to identify the most promising businesses and select the best candidates for the incubation or acceleration programs.

Applicants for the business incubation and business acceleration programs will be selected for an assessment. It will consist of an aptitude test and one-on-one interviews. The one-on-one interviews will allow the team assessing to get to know the applicants and understand their businesses better. The assessment will be used to assess the applicants' readiness for the incubation or acceleration programs. The assessing team will use tools and instruments designed by MDF (the 5C-model, the IOM model, and the IBA toolkits). The Assessment itself will be done via:

- **Offline:** Applications, survey, modes that do not require access to internet
- **Online:** Zoom, Teams, etc.

Phase 2.3: Final Selection

After the assessment, a select number of SMEs will be selected for the business incubation and business acceleration programs. The number of SMEs selected for each program will be determined based on the quality of applications. The businesses will be grouped into cohorts, with each cohort having a set number of ventures.

The assessment of the SMEs will determine which company will go through an incubation (pre-investment)program and which will go through an acceleration (post-investment) program.

TAF eligibility and selection criteria

A key factor of success for the TAF specifically, will be the careful selection of potential SMEs that have the willingness and institutional capabilities to successfully adopt the lessons and changes proposed through the TA services. The proposed eligibility and selection criteria for SMEs are as follows:

- ◆ SME is formally registered and active
- ◆ Number of employees: 10 - 300
- ◆ Annual revenue upto 150,000 USD
- ◆ Investment need upto 20,000 USD
- ◆ Value adding firms with high growth potential
- ◆ SMEs in Agriculture (Agro processing), Manufacturing, Renewable Energy, Textile and Apparel, Leather and ICT are sectors are encouraged to apply (priority sectors)
- ◆ SME is financially viable and is likely to realize growth through additional investment.
- ◆ Willingness to change and provide relevant information
- ◆ potential to increase employment of (rural) young men and women
- ◆ Already have received investment (for post investment support)
- ◆ Ability to assign resource to prepare strategic and/or business plan

2.2.5 Phase 3: Training sessions with Coaching and mentorship

The core objective of this phase is to ensure that the training material is ready for use. This will be done by reviewing the information gathered from the survey and do minor tweaks from information gathered during the assessment bootcamp. The survey and assessment will provide feedback on the content and format of the training material. Once the training material is deemed to be ready, the trainers will be trained on how to deliver it.

Phase 3.1 : Finalization of training materials, including e-learning course

Finalization of training material and curriculum- Ensure that all training material and curriculum has been finalized and relevant to the MSMEs to be trained. We will take into consideration

1. Results of the survey
2. Interactions with startups during the assessment bootcamp
3. Relevance to the current situation in Sudan
4. Current programs running in Kassala state

Once completed, the e-learning platform will be populated with the material to ensure that it is ready for use and available to trainers before engaging with participant.

Phase 3.2 Training of Trainers - A 21-days Training of Master Trainers combined with an intensive peer review and coaching programme. This training will be for our team on the ground, enabling them to be able to execute the face to face training. As this is a train-the-trainer (ToT) programme we will pay particular attention to two aspects:

1. Introducing besides adult learning training methods and techniques, we will introduce online facilitation, enabling incubation programmes to continue regardless of the current situation in Sudan;
2. Introducing all relevant concepts and techniques needed to execute the framework as agreed

A detailed training programme will be designed of classroom/online sessions. Although we are investigating to conduct the ToT online for those who are based in Kassala state and will do the follow on training, we are also looking into organising the ToT outside the country if it will be easy for the team in Kassala are able to travel safely and return back, as there is still challenge with continuous access to internet for the colleagues based in Kassala.

Phase 3.3 Training Implementation: Delivery of Technical Assistance (TA) support

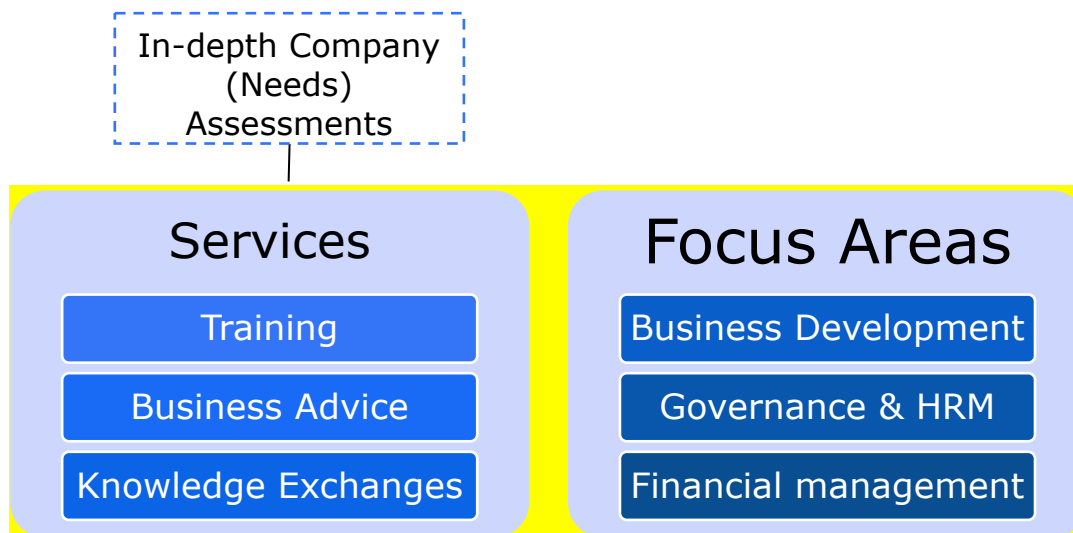
After the final approval of the SMEs to participate in the TA trajectory. The team will conduct a thorough needs assessment to determine the **specific TA needs** of each individual SMEs. To this end we will conduct a **company assessment** of the targeted SMEs.

This assessment will enable the team to adopt a structured approach to the development of the TA support. Although each SME is in a different stage of development, they have similar ambitions and face similar challenges in achieving these ambitions, these tend to centre around financial management, business development, and governance. The team will coordinate all services provided and see if activities can be combined in trainings, peer-to peer learning and developing new business opportunities.

Business development, governance and financial management are the core advisory pillars on which technical assistance is built in the TAF. Targeted SMEs thus become capacitated for developing and managing their business; and they are able with TAF support to operationalize the financed plans. This mitigates risks for financiers and as such improves SME's access to finance.

The Delivery Mechanism and Focus Areas

The delivery mechanism for the TA services will be through providing training, business advice and knowledge exchanges.



Core performance areas for the TAF while delivering TA services are:

- ◆ **Business Development.** Growth SMEs need to rapidly improve their economic performance and increase the benefits for their business operations. This often requires changes in business strategy. These changes in business approach also require the organisation to change: i.e. with regard to new competencies, internal governance, increasing own equity (internal capitalisation), increase sales and therefore revenue. This process of change is vital and will be vital for a successful investment. Advisors of the TAF will design interventions per SME to ensure these necessary changes.
- ◆ **Financial management.** The financial management system at the SME should be designed to strengthen the SME's financial management capacity and comprehension and build the confidence of those individuals involved so they can:
 - adopt financial management systems suitable for running the organisation and informing the members
 - manage and control financial resources efficiently and effectively
 - promote transparency and the good faith of the entire staff

The team will assign specialists to make sure the financial management capacity in the investees will be in line with the expectations of the investors. Also clusters of SMEs can be trained in financial management to reach the needed capacity.

- ◆ **Management and Governance.** Too often performance of SMEs is hampered by governance issues. Changes should be established regarding the structure (role and responsibilities of Board of Directors, Supervisory Board and management), as well as the human resources aspects of governance and management (skills and competences, involvement of youth and female leaders). Good governance is important. It leads to better decisions, helps organisations meet its legislative responsibilities and importantly provides an ethical basis for management.

It is important to keep in mind that pre-investment TA will focus mostly on strategy development, market assessments, business plan development and technical feasibility studies, while post-investment TA generally addresses upgrading of business plans, HR management training, match making, financial

management training, company governance and reporting structures. It is expected that SMEs will be pooled together to effectively deliver TA services. Specifically, group trainings on strategy development, market assessments, business plan development, HR management, financial management, company governance and reporting have proven to be successful and cost efficient.

Depending on the level of organisational need (**pre-investment or post-investment**), we will provide **4 to 6 months customized program designed** to support the selected SMEs.

Start of Training

The training is expected to kick off in Kassala state once the ToT is completed and final selection of participants is done. Our aim is to support the incubation companies for the full period of the project, so we will be utilizing a common channel of communication with participants so that the entrepreneurs can exchange learnings after the training program is done. This way we can keep them engaged until the final part of the program, for which we propose an exhibition day for both the incubation and acceleration participants.

We propose the pre-investment TA (Incubation) to be called the '**Investment Readiness Accelerator**'.

The pre-investment program will last 4 months and consists of 6 half-day group workshops and peer-learning sessions with 15-20 (female) CEOs (maximum 5 cohorts). Next to this Entrepreneurs will receive individual coaching, support from junior business advisors and external experts and working sessions with the staff of the company. The focus of the 6 sessions in the program will be on the Product/Service, Marketing, Financial Management, Operations & Team, Governance and Compliance and Growth Strategy/KPIs. The goal of the program is to become investment ready and produce the documents to apply for (follow up) funding with a national financial institution during or after the program.

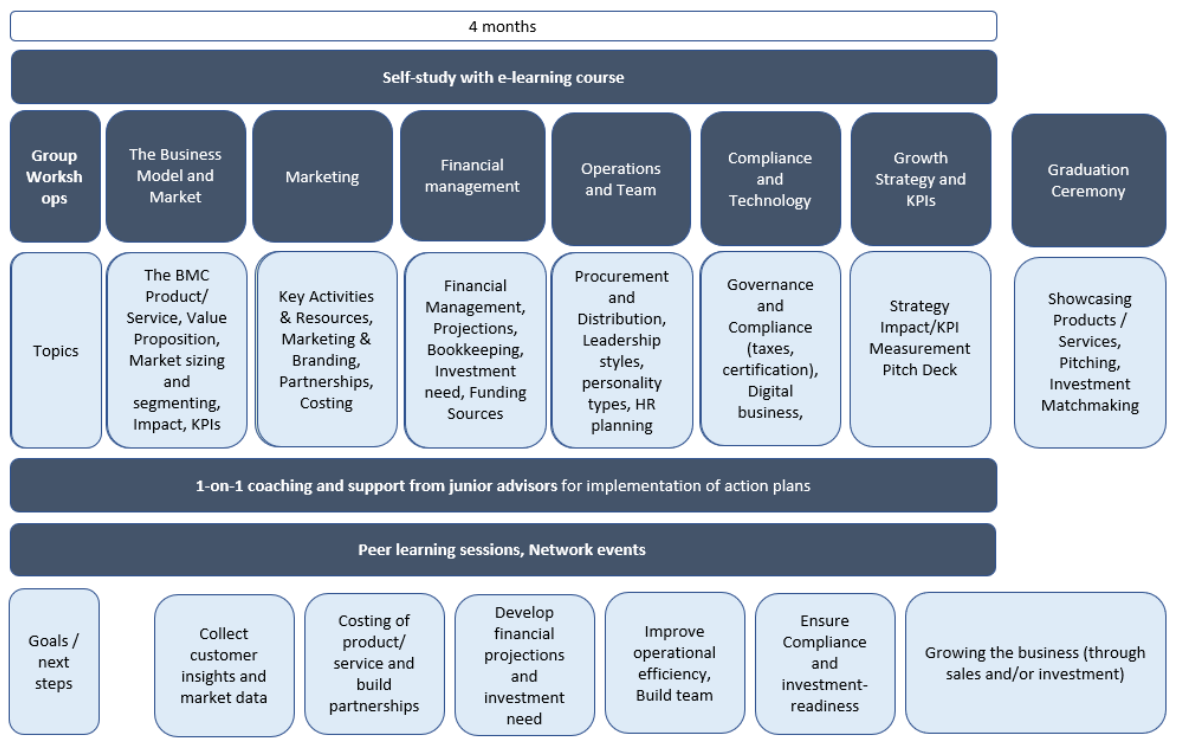


Figure 3: *The pre-investment **Investment Readiness Accelerator***

Based on experience and our observations from the stakeholders discussion, the team want to keep the group sessions to 4-8 hrs/month. This will constitute the group training, and peer-learning sessions. Next to this, the entrepreneurs can study topics at their own pace in the e-learning course and will do the needed market research and meetings with their business advisors at their own time. SMEs can request for additional or individual support in these coaching sessions and where needed will be linked to other experts (legal, sector-specific), which will be documented for future reference too. If common topics occur this can be combined and /or included in the second cohort of the program. Envisioned outputs of the Investment Readiness Accelerator:

- Pitch deck
- Financial document with past financials, 3-year projections and investment need

We propose the post-investment TA (acceleration programme) to be called the **‘Management Advisory Program’**

In the six months we will host 6 half-day group workshops and peer-learning sessions with 15 CEOs. Next to this you will receive individual coaching, support from junior business advisors and external experts and working sessions with you and your team. The focus of the program will be on Management, Sales growth, Operational Efficiency, Governance and Compliance, Team and Leadership, and your Growth Strategy. The goal of the program is to diversify your income streams, improve internal management, and devise a further (international) growth strategy.

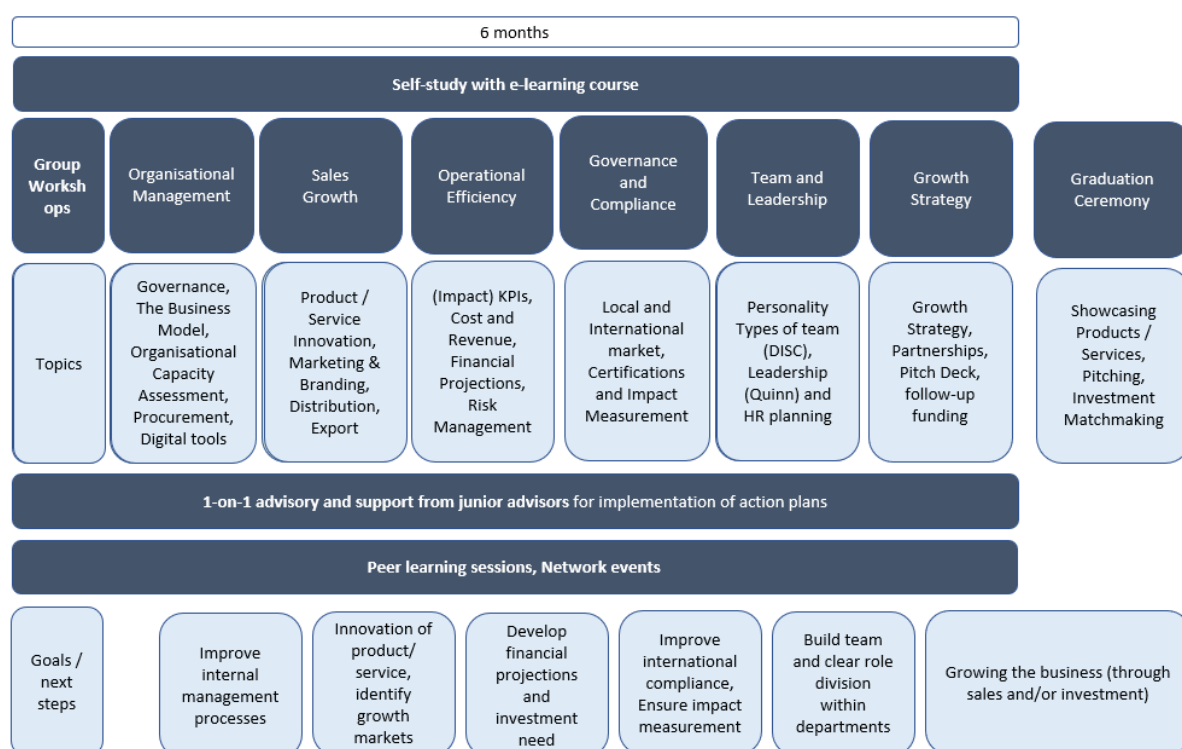


Figure 4: *The post-investment Management Advisory Program*

Based on experience we want to keep the group sessions to 4hrs/month. This will constitute the group training, and peer-learning sessions. Next to this, the entrepreneurs can study topics at their own pace in the e-learning course and will make the needed improvements and have meetings with their coaches at their own time. In the Management Advisory Program, the SMEs can request for more individual support from their advisors and the junior advisors who are assigned to the businesses based on the organizational need. They will also be linked to other experts (legal, sector-specific) as needed. We envision this to happen more during this program, as more information is confidential and cannot be discussed in a group setting.

Envisioned outputs of the Management Advisory Program:

- Growth and Impact KPIs and monitoring framework
- Financial document with past financials, 3-year projections and investment
- Improved management and monitoring of KPIs and impact

Additional TA Support

Some entities may need additional support that the TAF would need to evaluate on a case-by-case basis. Below several examples, the Team will investigate:

1. Support in growth strategy and accessing new markets

Additional support and strategic guidance may be provided through the provision of a TA component aimed at facilitating spread to new markets, accessing new

distribution channels, and creating additional market linkages. The TA may support the business through strategic growth advice, providing linkages to markets where the fund has an existing network and advise on business development. This is essential to ensure that the investee business performs at its highest capability to achieve high growth and targeted returns for the investors.

2. Support in continuous product/service improvement

In a competitive business environment, it is imperative for a business to keep improving its product/service to align with changing market needs. It is expected that the investee company would have the technical expertise and capability to stay abreast with the market needs, but additional TA must be provided to complement it and reduce the risks related to the technology and market substitution. This TA would be focused on quality improvement and quality control practices of the product/service, support in standardization of the product, guidance in the feasibility assessments of new technologies, and support in supply chain assessment before the launch of a new product/service.

Phase 3.4 Mentorship and Business Development Support

Coaching is unique as it meets individuals at their point of need hence relevant. Our coaching approach will be based on assessing the level of development of the company and its business leader. Start-up ventures require support in more basic organizational set up support whereas developing organizations have some systems in place and the focus is on improving them. It is expected that we are targeting to grow these beneficiaries to consolidating or mature organizations. The role of coaching will therefore be to support beneficiaries during and post training to progress in their organizational life cycle. We will create feedback loops where coachee will feel free to share ideas or concerns.

The focus of the coaching, which will be both individual and group coaching, will be on legal services, identification and prioritization of business goals, structuring of communication strategy, publicizing products and services, and preparation of pitch to investors or financial institutions.

The Business Development support will utilize a blended learning approach and run in parallel with the training program, combining the best of online and offline learning to ensure accessibility and reach.

(Online) Training

- A structured and interactive training course will be developed that covers essential topics such as business planning, marketing, financial management, and operations.
- The course will be hosted on reputable online platforms like VC4A, Zoom, and LinkedIn, which offer robust learning management systems and a wide user base.

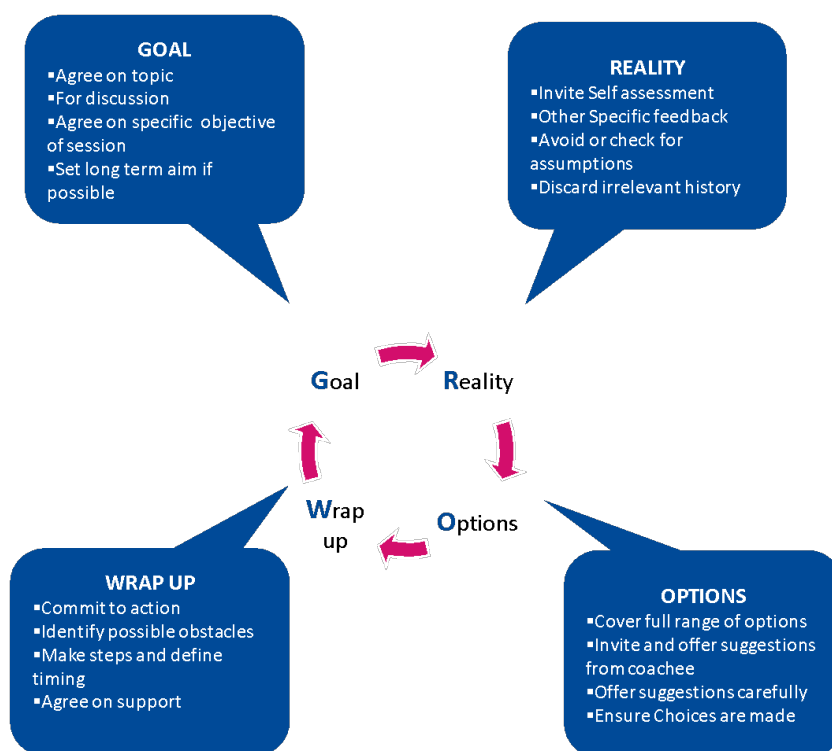
- The training material will initially be in English, allowing for broader accessibility, and can be later translated into Arabic to cater to the local language preferences.

Offline Distribution

- Recognizing the importance of offline accessibility, the training material will also be compiled into a comprehensive resource package that can be distributed via USB flash disks.
- This approach ensures that entrepreneurs without consistent internet access can still benefit from the training content.
- The material will be translated into Arabic to ensure language inclusivity.

Mentorship

- Experienced mentors will be engaged to provide one-on-one guidance and support to entrepreneurs throughout their entrepreneurial journey.
- Mentors will be matched with entrepreneurs based on their industry expertise, business needs, and goals.
- Mentorship sessions will be facilitated either in person or remotely through video conferencing platforms, allowing for personalized guidance and support.



The Model above is designed to help individuals leading businesses improve performance, and enhance development by; setting a goal, looking at the reality (where things are), analyzing the available options, and then making a choice (determining the way forward).

By utilizing both online and offline learning methods, the Business Development programs can reach a broader audience of women and youth entrepreneurs in Kassala States. The availability of the training material in both English and Arabic ensures inclusivity and accessibility, enabling entrepreneurs to enhance their knowledge, skills, and capabilities, ultimately driving their business success.

Benefits of utilizing a blended approach for the Business Development support:

- **Broader reach:** By offering both online and offline learning options, the programs can reach a wider audience of entrepreneurs.
- **Flexibility:** Entrepreneurs can choose the learning method that best suits their needs and preferences.
- **Personalization:** The one-on-one mentorship component provides entrepreneurs with personalized guidance and support.
- **Cost-effectiveness:** The blended learning approach is more cost-effective than traditional in-person training.

2.2.6 Phase 4: Connecting MSMEs and Start-ups with Financial Services and Private Investors

It is imperative that MSMEs that graduate from the training and coaching programs, are also supported to get access to finance. Improving access to finance for MSMEs and particularly for youth and women entrepreneurs is one of the major challenges for this project. Traditional banking institutions may be unwilling to lend to those target groups that they perceive as risky ventures. This can make it difficult for small businesses to secure the funding they need to start or grow.

Since the financing needs of MSMEs will vary we will set up a Blended Finance Scheme (BFS) whereby we will focus on possibilities to create leverages in financing by linking different Financial Service Providers (FSPs) to the intended target groups.

Given the specific barriers in financing for MSME in Sudan the proposed BFS will have three specific components where leveraging and matching will be possible and is expected to be effective:

i) Attracting private capital from angel investors to strengthen the capital base for MSMEs with an **Angel investment fund** component. This will be built on the Savannah Innovation Labs, Diaspora-backed angel fund, that has already deployed USD 150,000 in the last 12 months into four start-ups. With the Angel investment, we expect that, with the provision of 50% matching fund (repayable grants), the risk for the angel will be minimized and will stimulate them to provide at least the same amount to the start-up/MSMEs.

We will provide a matching fund of EUR 100,000 to these (Diaspora) angels, to de-risk their investment. This matching fund will operate as a revolving fund.

ii) Linking MSMEs to formal financial service provider (FSP) e.g. banks with a focused guarantee fund. These Guarantee Funds will be accessible for ventures that are considered prospective clients for the formal banking sector but primarily lack the needed collateral to get such funding.

We will create **a small guarantee fund** for EURO 100,000 (with a multiplying factor of 1 to 2 or 3) and seek, in the course of the project, implementation additional support from FSPs and other DFIs

Details of a Blended Finance Scheme for the provision of financial services

The circumstances in Sudan make it difficult for micro, small, and medium enterprises (MSMEs) to access funding. Previous suggestions, such as guarantee funds and financial institution-backed loans, are limited feasible at this time. Foreign venture capital investors are also unlikely to deploy money in Sudan at this time.

The main goal of the startup recovery fund is to mobilize support for the program by targeting Sudanese investors in the diaspora. The fund will be anchored by EUR 300,000, and 1/3rd of the funds, up to EUR100,000, will be unlocked by providing matching funds of up to 1:1. This means that for every external Euro that is invested in the fund, the fund will deploy one Euro as a de-risking mechanism to the investor(s).

This first track will target mature MSMEs that are post-revenue and have already had traction in the market. These MSMEs⁵ include:

- GO: A ride-hailing app
- Khodorjy: A business-to-consumer agriculture platform
- AIRE: A company that uses drones to spray crops

These companies operate in both Khartoum and Kassala, and they are currently struggling to keep employees on their payroll. By providing the de-risking mechanism, the fund can guarantee that third-party investors will come in and deploy the capital that these MSMEs need to survive this time. Along with the financial support, these companies will also receive the online training segment of the program, which will include training on disaster recovery planning (DRP) and business continuity planning (BCP).

Another EUR 100,000 will be distributed in a 2:1 ratio. This means that for every Euro contributed to the fund, the fund will deploy two dollars. These funds will be used to provide grants to MSMEs that operate in local markets and do not have the skill sets needed to expand beyond their current reach. The grants will be used to plug the cash flow gaps that are preventing these businesses from staying afloat. They will also be used to help these businesses meet their social

⁵ Pitch deck of the companies: the <https://we.tl/t-eiKFkHwGVT>

commitments to delivering services to their communities and fulfilling their obligations to their employees.

These companies will receive a hybrid module training, which includes both online and offline resources. They will be identified after a survey and screening process is done.

Finally, the fund will provide grants to first-time business owners who do not have any business traction. The goal is to assist these entrepreneurs in starting their businesses in a difficult environment. The grants will be matched 2:1, and they will be used to provide the fundamentals of business as well as help these entrepreneurs identify current opportunities in the market and turn them into business ventures.

The startup recovery fund is a critical initiative that will help to support the growth of MSMEs in Sudan. By providing financial support, training, and mentorship, the fund will help to ensure that these businesses are able to survive the current challenges and thrive in the future.

Disaster Recovery Planning (DRP)

A disaster recovery plan (DRP) is a document that outlines how a business will recover from a disaster. It should include information on how to protect data, restore systems, and resume operations.

Business Continuity Planning (BCP)

A business continuity plan (BCP) is a document that outlines how a business will continue to operate during and after a disaster. It should include information on how to keep employees safe, maintain communications, and provide essential services.

By developing a DRP and BCP, MSMEs can increase their resilience and ensure that they are able to continue operating even in the event of a disaster.

It is expected that a minimum of 100 ventures that graduate from the trainings and who have viable businesses will have the opportunity to be supported to get access to the Blended -finance model. We have set aside **300,000 Euro** for our blended-finance model and distributed this as follows:

Type of product	Recovery grant 100,000 Euro	Matching Fund - Angel Investment (revolving) 50,000 Euro	Guarantee Fund 100,000 Euro

Start-ups and MSMEs	25 ventures	25 Ventures	50 Ventures
Average amount needed	6000	4,000	10,000
Leverage	2:1	1:1	3
Total funds invested in Start-ups and MSMEs	150,000	100,000	300,000
Total investment	550,000 Euro		

Based on the above, we expect to mobilize EUR 400,000 additional funds from the FSPs. We will therefore launch a call for (grant) application under the qualified ventures. The following process will be followed:

The following basic steps are expected to be taken in each component (please note that details will be defined in the inception phase)

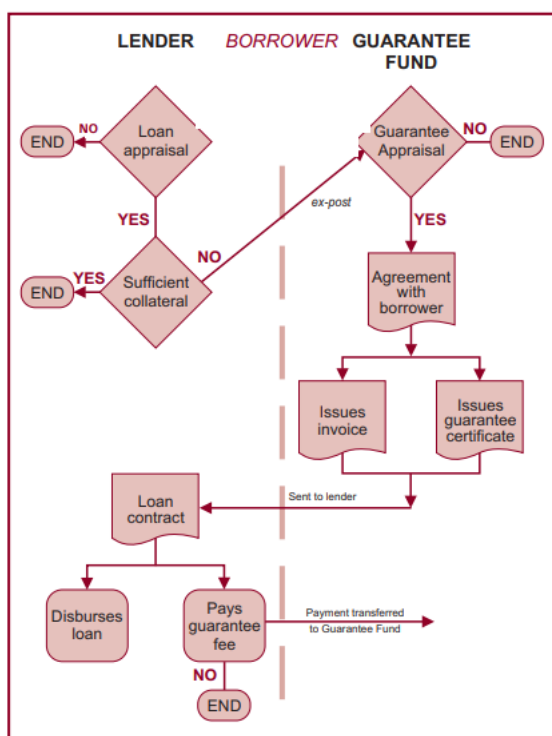
Angel Investor fund (AIF)

- We will reach out to the angels in our network,
- We will present the SMES ventures who have shown interest to receive support from an Angel Investor.
- We will develop a co-invest plan with Angel to be submitted to the BFM committee for approval
- Once approved the AIF will submit a letter of commitment to the SME where it states that it participates with subordinated loans convertible into debt or equity (conditions to be detailed in the inception phase).

The guarantee funds

The BFM will set up a funded individual post-ante guarantee scheme for start-ups and MSMEs that have successfully completed the acceleration program and have successfully applied for a loan at a financial institution (bank or non-banking Financial Institution).

The basic steps are illustrated in the following flowchart of the scheme:



During the acceleration program, the start-ups and MSMEs that qualify, are selected to apply for financing from a formal financial institution. Especially those that lack sufficient collateral will benefit from the Guarantee Fund.

In case a loan application by a start-up / MSME has been approved by FSP, this is subject to submission of additional guarantees

The basic steps are as follows:

1. The SME / Start-up will apply to BFM, including the letter from the financial institution (during the inception phase, several banks will be assessed to become partner bank) that is willing to finance subject to additional guarantees.
2. The project manager and business development officer, will write a recommendation based on their engagement throughout the programme with the venture and provide supporting documents
3. The entrepreneur will be interviewed by a commission, set up by the fund (consisting of a representative of MDF, AICS and an independent expert)

When approved, BFM will issue a letter of guarantee to the FSP⁶. Procedures will be detailed in the inception phase.

While elaborating on the procedures the following two principles will be considered:

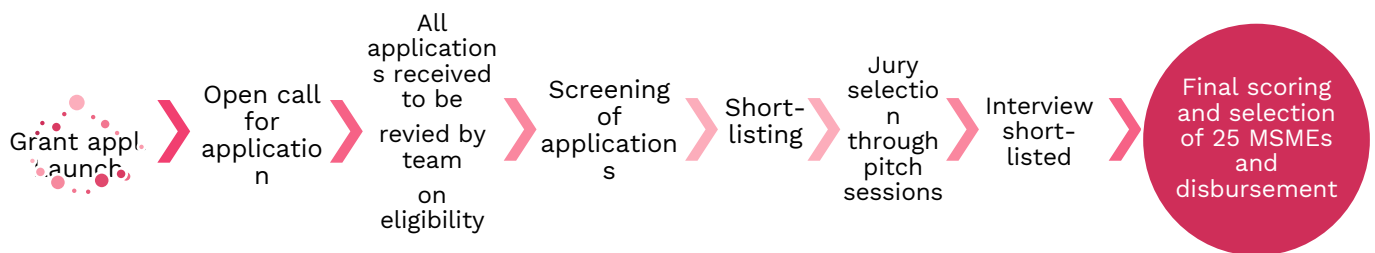
- Partner banks will accept the *pari-passu* principle when calling in loans and claiming guarantees

⁶ On each guarantee issued a levy will have to be paid by the SMEs

- The Central Banking regulations in Sudan allow FSPs to receive third-party guarantee at face value.

The kick start fund

This is our **recovery fund**. We expect that, based on the selection criteria to be set during inception phase, only those who graduated from the training program (incubation) will be allowed to apply.



In figure 9 the basic steps to be followed are illustrated

Management and Governance of the Blended Finance Scheme (BFS)

A BFS will be set up that will be managed by the Team leader with the 2 project managers. They will be supported by the 2 business development offices and the marketing officers. Furthermore, Short Term Experts can be engaged for specific expertise.

The team leader will be responsible for managing the BFS staff, budget, major decision-making, results, and reporting.

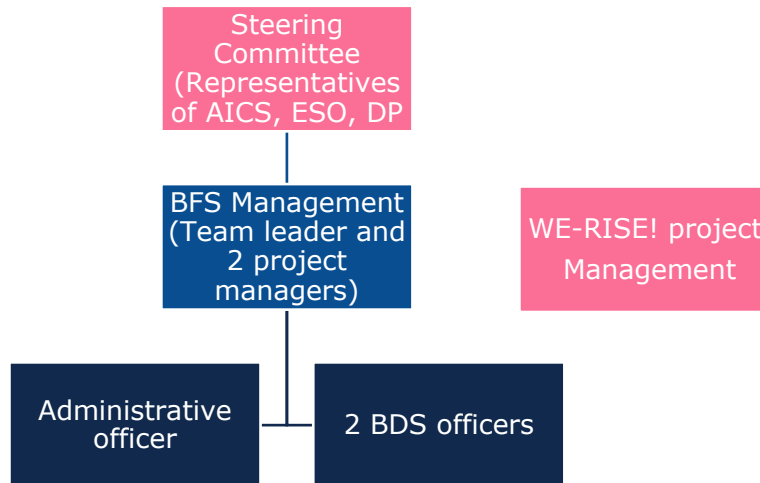
BFS Evaluation Committee

A BFS Evaluation Committee will be formed chaired by the Team Leader. He can delegate this responsibility to one of the project managers. The two project managers will develop, design, train, monitor, supervise and report on the individual BFS cases for either of the three components.

The BFS Evaluation committee will review the BFS proposals submitted (approvals for the 3 components) by BFS team and will approve or decline the BFS projects following the BFS selection criteria and operational manual guidelines.

BFS Steering Committee

A BFS steering committee will be established to provide strategic guidance to the BFS, and to approve the TAF project pipeline and workplan. The steering committee will meet two or three times a year, and will be composed of representatives of AICS, a representative of the Entrepreneurial ecosystem



(ESO), a development partner (DP) and BFS (which will act as secretary to the steering committee).

Figure 10 BFS governance structure

2.2.7 Monitoring and Evaluation Framework

A robust M&E framework will be implemented to track the progress and impact of the project. The M&E framework will include the following components:

- **Indicators:** A set of indicators will be developed to measure the progress and impact of the project. Indicators will be selected based on the project's goals and objectives.
- **Data collection:** Data will be collected on a regular basis to track the progress of the project and to measure the impact of the project's interventions. Data will be collected from a variety of sources, including project participants, project staff, and external stakeholders.
- **Data analysis:** Data will be analyzed to assess the effectiveness of the project's interventions and to measure the impact of the project. Data analysis will be used to inform decision-making, adapt strategies as needed, and continuously improve project implementation.
- **Reporting:** Regular reports will be produced to communicate the progress and impact of the project to key stakeholders. Reports will be used to keep stakeholders informed of the project's progress, to highlight successes, and to identify areas for improvement.

The team will be responsible for developing the indicators, collecting data, analysing data, and producing reports. The team will work closely with the MDF and AIC team to ensure that the M&E framework is aligned with the project's goals and objectives.

The M&E framework will be an essential tool for the project. The M&E framework will allow the project to track its progress, to measure its impact, and to continuously improve its implementation.

We intend to use participatory monitoring and evaluation methods which enable all involved to follow the progress and to act whenever necessary for adjustment. Our results-based approach involves broad communication of (higher level) results through various media channels. It also serves to encourage and strengthen programme participants' and involved stakeholders' abilities to identify their own needs, set their own objectives, and monitor and evaluate them. The proposed methods are the following:

❖ **Rapid appraisal through individual feedback and group discussions**

Before, during and after the different activities participants will be asked to assess the quality of the programme and identify areas for improvement. The input will be used to pivot the content of the programme in such a way that it meets the needs of its beneficiaries. Participants will also be asked to complete a survey at the start and end of the activity they are involved in and every 6-12 months the programme will assess the extent to which they have reached their personal development goals and how the programme contributed to that.

We will ask the assigned coaches (each company gets a dedicated person for the full program duration) to report on

- The action plans of the companies and what main items the teams worked on during the program;
- Main topics discussed in their one-on-one meetings. This will inform whether we need to adapt the modules for cohort 2 and give us insight into the main challenges the SMEs face in their growth process;
- Outcomes achieved with the individual companies, e.g. new partnerships secured, sales growth, new certifications, or funding accessed.

❖ **Quantitative data collection through direct observation and survey**

To assess whether the programme has successfully implemented the expected outputs, we will gather nominal data through direct observation (e.g. number of participants, number of enterprises, and number of investors). This data will be complemented by surveys which will ask participants detailed feedback on their knowledge, skills, and attitudes (before and 3 months after participating), lessons learned and results achieved.

The baseline data will be collected at the start of the program. This will function as starting point for ongoing and longitudinal follow-up monitoring of the entrepreneurs and their companies .

Data collection for monitoring the progress with regards to the prescribed results (outputs and outcomes). Next to the more generic quantitative measurement of progress with regards to the outputs, we propose to use *outcome harvesting and most significant change* methodology for determine progress and success related to the outcomes.

Outcome Mapping

Outcome Mapping is a participatory monitoring and evaluation methodology that seeks to understand the ways in which organisations contribute to changes in behaviour, relationships, activities and/or actions of the people, groups, and organisations with whom a programme works directly. Outcome Mapping is

based on the principle of actor-centred development and behaviour change: it is only when the actors involved in / targeted by an intervention change their ways of working, progress towards desired outcomes can be achieved. Recognising these actors and their intended 'behavioural change' is at heart of the understanding (mapping) and learning during the change process.

Most Significant Change

Most Significant Change is a qualitative evaluation method aimed at mapping out 'change' in the eyes of key-stakeholders involved in a particular intervention (i.e. project/programme staff, managers and beneficiaries). The methodology is centred on collecting stories of change and analysing them in a participatory way to value the issues captured by these stories. It helps answer the questions: what impact did our project/programme have on the lives of beneficiaries or what were the unintended changes that were achieved by our project/programme? It is also well suited for relevance evaluation criteria.

Data collection

Data collection will be done using different means focusing on relevance, effectiveness and efficiency, for example: surveys can be created and shared making use of SurveyMonkey, intake forms can be hard copy with processing in Excel or fully digital, observations can be hard copy or using digital means (SurveyMonkey or other data collection software).

The implementing staff will be responsible for data collection related to activities they organise, the M&E coordinator will assist in setting up and monitoring compliance. .

Attendance lists / observations

Each event will be closely monitored by making use of registration and attendance lists and after each event a brief report will be written by the lead person to organise the event.

Activity Satisfaction survey

Each activity (training, coaching,) will be concluded with a feedback form. This form will follow indicators on satisfaction with services delivered and will be taken up in an activity report. The lead person for the activity is responsible for the report and will share the report with the M&E coordinator.

Follow up survey participants activities

3-6 months after activities have been implemented, a survey will be sent to the participants of that activity to gain information on the *uptake* of the activity conducted.

Follow up survey visitors of events

3-6 months after events have been implemented, a survey will be sent to the participants of that activity to gain information on the *uptake* of the event (e.g. relevance and success of connections made).

Reporting

A quarterly progress report will be send to the We-RISE! team. This will include information on the outputs and (where possible) outcomes achieved. These

report, are additional besides the contractually agreed reports, due to the situation we find ourselves in.

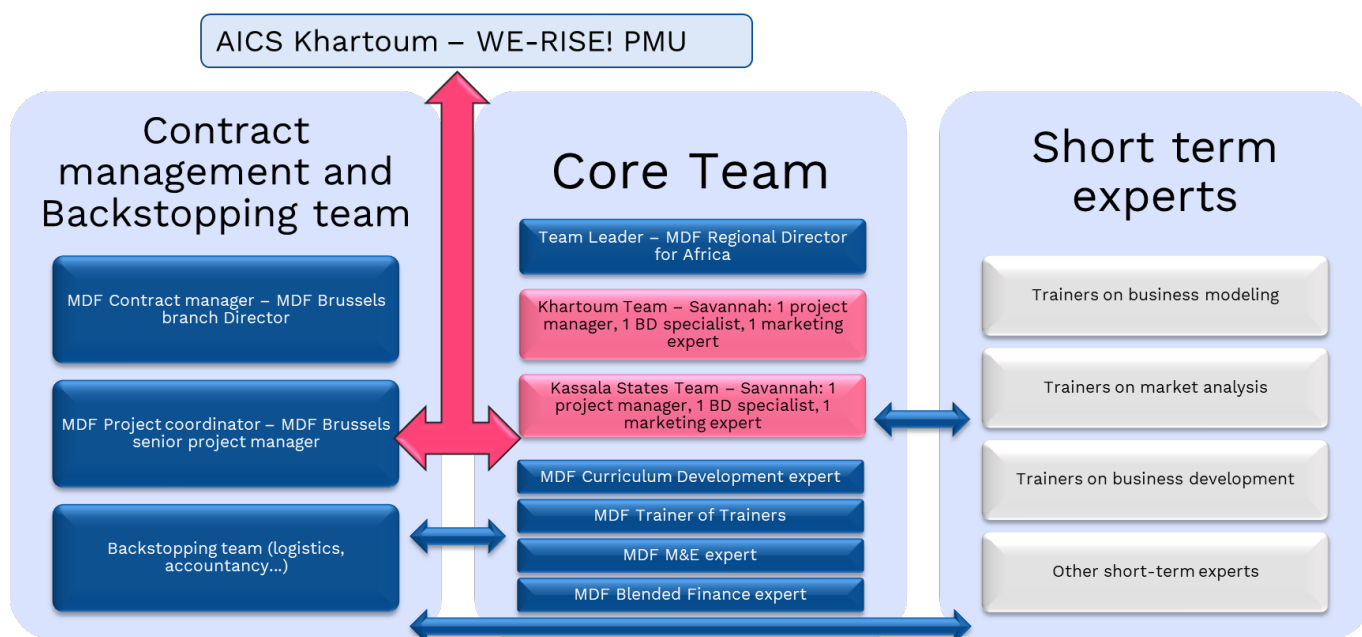
3 BACKSTOPPING, SUBCONTRACTING AND CAPACITY PROVIDING ENTITIES

For this assignment, MDF will draw on its extensive experience in managing a large variety of donor-funded projects, and on its solid network of in-house experts as well as trusted external consultants in Africa, to provide a sound overall contract management and ensure the maximum level of achievement of the envisaged project results.

We will take care of management, technical and operational backstopping with a dedicated Team Leader that plays an ongoing liaison role between the team and the Client (AICS Khartoum and the WE-RISE! PMU). Contract management will include handling the day-to-day interaction with the Client, managing the team and, when relevant, oversee and manage interactions with stakeholders. MDF as sole contractor will retain full contractual responsibility for all activities: technical work; logistics; invoicing and payments.

Through our complementary approach, we can assure AICS of our company's ability to deliver the contract requirements in a collaborative and successful manner, adding greater value to the services provided.

We approach this assignment as '**One MDF**': while MDF Training & Consultancy and MDF Global are two separate legal entities, we do operate as one company, with a common vision and working culture.



As indicated in our tender submission form, **MDF Training & Consultancy B.V.**, represented by MDF Brussels office, is presenting this offer alone, without consortium partners. However, for the implementation of the project's tasks, we will rely on the technical and professional capacity of a capacity providing entity, MDF Global B.V., which is our sister company, comprising all MDF offices outside Europe. In particular, MDF West Africa office, based in Ghana, will provide relevant expertise, based on their long-standing experience in similar projects

(as shown by the project references in our request to participate in this tender procedure). We will also rely on a local subcontractor, Savannah Innovation Labs, to provide some of the core experts as well as logistical support and knowledge of the local context.

Supervision, contract management and backstopping will be carried out from MDF Brussels office in combination with MDF West Africa office (on content and quality of the TA), and part of the core team of experts. We expect to organise a backstopping mission from MDF Brussels team during the inception phase and at least one other mission during the project implementation. Periodic and as needed missions will be implemented by MDF West Africa staff in Khartoum and Kassala states, for training of trainers, monitoring and support to the implementation of the programme. During these missions, the MDF West Africa team will provide support in institutional coordination as well as in the resolution of any problems that may arise during the implementation.

The MDF management and backstopping team will be supported, for logistics on the field, by our subcontractor, **Savannah Innovation Labs**, that provides the 2 teams of 3 experts based in Khartoum and Kassala (see 2.1.3 our proposed team). Their local presence in Sudan and knowledge of the context will bolster our backstopping capabilities.

Savannah Innovation Labs (officially registered as Savannah Development Company Ltd.) is an inclusive platform that is dedicated to enabling the entrepreneurial ecosystem in Sudan.

Savannah will put at the disposal of the project an **office space in Khartoum** structured as follows:

- 400 sq. meters
- 2 training halls
- 1 meeting room
- 5 private offices.

For workshops, once the dates will be defined, we will rent the necessary space. We already budgeted all the related costs.

The office is located in Altayif Block 22, House 748 Badr street. We present here some pictures:





In addition, we will utilize Savannah's pre-existing MoU with STEM (science, technology, engineering and mathematic) school in Kassala, called 'My future school' along with Spero Cultural Cafe who will provide us with office space, training and events rooms. All the related costs are budgeted in our financial proposal.

3.1 Contract management, Backstopping and Quality Assurance

A backstopping team will be mobilised for the project to provide timely logistical, technical, and administrative support, thus reducing the workload of the core team of experts, so that they can focus fully and exclusively on the achievement of the project's results.

In collaboration with the team of experts in the field, the backstopping staff will also be responsible for the implementation and supervision of supporting processes, such as financial management, monitoring and evaluation (M&E), knowledge management and quality control.

The backstopping team will be composed of:

- A Contract Manager: Roberto Trevini Bellini, Director of MDF Brussels office.
- A Team Leader: Mr. Richard Yeboah, Director of the MDF West Africa office and Regional Director of MDF for Africa.
- A Project Coordinator: Laura Felisatti, Senior Project Manager at MDF Brussels office.
- An Administrative and Financial Officer: Laurence Perlstein, Office Manager at MDF Brussels office.
- A Logistics support officer: Matilde Zagalo Oliveira, Project Manager at MDF Brussels office.

Depending on the needs, additional staff can be made available by MDF Training & Consultancy and MDF Global.

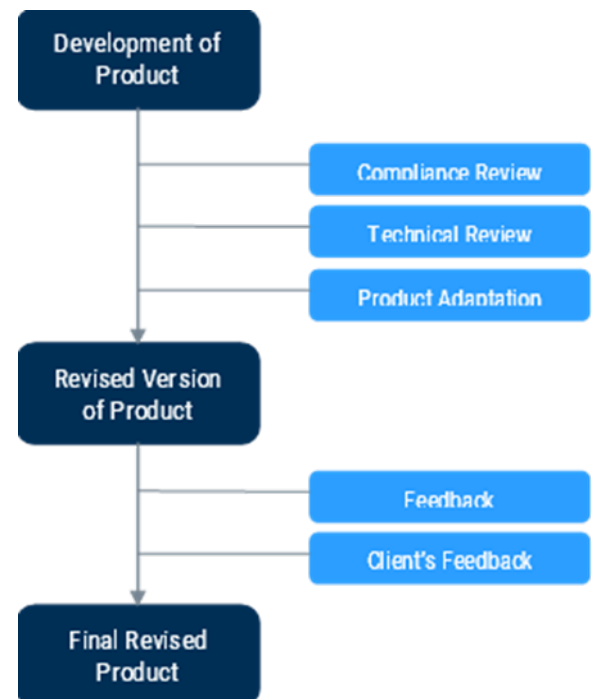
Quality assurance

The project backstopping team and Team Leader jointly provide strategic insight and direction and bear overall responsibility for the successful delivery of the project. They will assist with the preparation of the project methodology, participate in meetings with the client (as necessary), regular contact with the short-term experts (STEs) during the contract execution and quality check of all

project outputs. During the inception phase, we will develop standard project procedures and document templates, as well as Quality Control checkpoints.

In our efforts to rapidly capture developments that are relevant to the client and the beneficiaries, we will apply ongoing monitoring and evaluation efforts to continuously improve our process. To this end, we will draw on best practices (e.g. as developed by OECD) with the aim of ensuring that our approach can be accurately self-assessed and that bottlenecks and challenges can be rectified in real time, as they occur. We will also pursue open lines of communication and feedback with relevant members of the WE-RISE! PMU team to ensure that the programmatic needs and institutional standards are addressed.

For this specific project we will, next to our regular M&E, be looking especially at the appropriateness of our tools, methods and delivery for women and youth entrepreneurs. This starts from the needs assessment, where we will map their needs and abilities. We work with open feedback channels and will check-in with the entrepreneurs formally and informally.



Our approach to monitoring and evaluation is agile and iterative in nature with the aim of monitoring our work and progress periodically, throughout the implementation process. Furthermore, we will systematically evaluate our forecasts and prognoses and the basis on which we determine them. A thorough review of the degree to which these are accurate or relevant will help us re-adjust our approach as needed and constantly improve it. To ensure that our reports and other deliverables maintain consistently high-quality standards, they will undergo an internal review and oversight by our backstopping team and where needed, external experts will be brought on board to ensure the accuracy of our reporting.

Another layer of review is done to ensure that the optimal technical quality of the products and services is in line with the project objectives.

We distinguish between two stages of quality assurance:

Quality assurance of the whole process – project management: We ensure quality of all project activities from contract signature and project inception to final reporting and invoicing. Quality Assurance is integrated throughout the process by the Team Leader and is overseen by the Contract Manager.

Technical backstopping and quality control of the project's deliverables - at three levels of technical backstopping and quality control as shown in the below table:

Level	What	By whom
Level 1	Quality control of individual experts (performance and outputs)	Team Leader
Level 2	Quality control of the team leader (performance and outputs)	Contract Manager
Level 3	Overall quality of the contract (compliance, performance and outcomes)	Contract Manager

3.2 Main Support/backstopping and management activities

Based on its previous experience, One MDF attaches vital importance to the provision of high quality technical and administrative support for the execution of the mission. The main support/backstopping activities are described below.

Activities	Inputs	Human Resources
Strategic backstopping	<ul style="list-style-type: none"> Supervision of backstopping and support activities Evaluation of overall Teams performance On-site participation in the strategic meetings with the WE-RISE! PMU Representation of One MDF vis-à-vis the contracting authority Quality Control of services and compliance with formal requirements Identification and update of potential risks that could be encountered in the implementation Proposal and implementation of mitigation actions 	<p>Contract Manager: Mr. Roberto Trevini Bellini (Director MDF Brussels Branch office)</p> <p>Branch Director at MDF Brussels branch office since March 2021. Before then, he was EU Acquisition and Project Manager, in charge of tendering and project management/backstopping. He is also a part-time trainer on EU external aid policies, PRAG contractual and financial procedures and Project Cycle Management/Logical Framework Approach and other topics. He counts on more than 10 years of professional experience managing and implementing international development projects (mostly funded by the European Commission) and is very well versed with the financial and contractual procedures of the EU/EDF. Roberto is Italian and speaks fluently English, French, Spanish and has a working knowledge of Portuguese.</p>

Team Leader: Mr. Richard Yeboah
(Director MDF West Africa office and
Regional Director of OneMDF for
Africa)

Richard is based in Ghana and will be travelling on a regular basis to Sudan. He will be the coordinator of the core team.

Mr. Richard Yeboah is an enterprising specialist in entrepreneurship development and MSME support and enterprise creation services in industrialized and developing countries. He is a serial entrepreneur, and has supported many entrepreneurs, companies and NGOs in their early start up to become sustainable entities. He has experience in managing organisational development, capacity development and human resource management development programmes. He has provided training and consultancy services to Business Development Services Providers and built local BDS Support Infrastructure in Ghana, Liberia and Sierra Leone. Richard Yeboah has more than 15 years professional experience developing and managing programmes focused on transnational and youth entrepreneurship, SME support network, and private sector development. He has technical expertise in entrepreneurship, monitoring & evaluation and capacity building, with 12+ years' experience in the private sector.

Support for operational implementation

- Regular exchanges with the teams on the field and beneficiaries to be informed of expectations and needs on the ground
- Mobilization of short-term (in-house and external) experts
- Management and monitoring of contracts signed with external experts
- Support to experts in drafting reports and any other contractual deliverables or project documents
- Support to the management of official communications with AICS and WE-RISE! PMU, to obtain authorisations/approvals for the mission
- Support for the implementation of other backstopping and support activities
- Animation of an information sharing system (MS SharePoint and Teams)

Project Coordinator: Ms. Laura Felisatti- Project Manager (MDF Brussels office)

Laura holds a M.A. in law. She has over 15 years of experience in development cooperation, with specific experience in PRAG, PCM and logical framework approach.

She is a senior project manager for long term and short-term technical assistance projects. Among her tasks: resource planning, institutional capacity building, human resources, development of financial proposals, budgeting and cost control.

Financial control

- Opening a bank account in Sudan for the project implementation
- Transfer of necessary funds and financial follow-up
- Ensure regular payment of experts (fees and per diems) and suppliers
- Issuing invoices and following up on them

Project Coordinator: Ms. Laura Felisatti with the support of Ms. Laurence Perlstein, Office Manager at MDF Brussels office.

	<ul style="list-style-type: none"> • Planning and monitoring of the contractual budget 	
Logistical support	<ul style="list-style-type: none"> • Travel arrangements and visa support for long- and short-term experts • Support for accommodation in and outside the project location for long- and short-term experts • Support for the logistical organisation of training and capacity-building workshops, meetings and events, where appropriate. • Implementing security measures in the event of an emergency 	<p>Logistics support officer: Ms. Matilde Zagalo Oliveira, Project manager at MDF Brussels office. She has an academic background in liberal arts and humanities, specializing in literature, philosophy, and African studies. She has a master's degree in cooperation studies in Brussels, particularly in non-formal education. Matilde has worked in Lisbon and France in the field of welcome for migrants and refugees. As a logistician and project coordinator, Matilde worked mainly in one JRS center in Lisbon, and in Sao Tome and Principe (research in education national plan/school materials). Before joining the MDF team, she worked on an EU training project – DEAR for EU - related to resource management: Water of the future. She prepared the materials needed to deliver training in schools and vulnerable neighborhoods in Portugal.</p>

4 INVOLVEMENT OF ALL MEMBERS OF THE CONSORTIUM AND OF CAPACITY PROVIDING ENTITIES

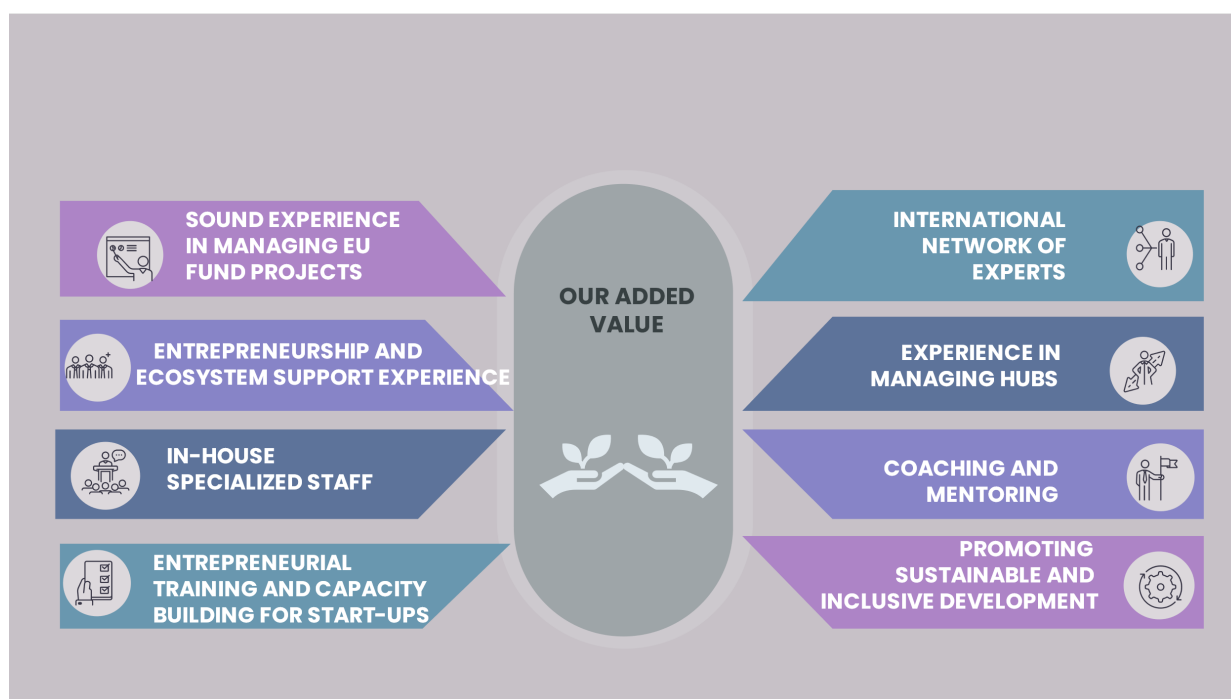


MDF
EMPOWERING PEOPLE.
CREATING IMPACT

MDF is a management consulting and training company with a passion for private sector-led development, while placing social impact at the forefront of all our activities. Our company, with offices in Africa and Asia, is able to offer high quality international and local expertise in the implementation, coordination and management of assignments.

MDF has over 38 years of experience in providing technical assistance in developing and emerging economies, including over 10 years in supporting SMEs from ideation, prototyping, incubation, acceleration, investment and matching,

and grant fund management. We strongly believe in promoting entrepreneurship, entrepreneurial thinking and innovation for sustainable and inclusive development. We don't believe in quick fixes, but always seek to build capacity and train others to do the same. We combine business development support with personal and organisational capacity development, to ensure that individuals are empowered to implement business growth strategy.



As part of its private sector development efforts, MDF has specialised in supporting sustainable business development, with a focus on job creation, sales growth, access to growth funding and social, economic and environmental impacts. We own several toolkits for early stage as well as existing businesses, such as the Inclusive Business and Innovation toolkits, our Organisational Capacity Assessments and our Personal Capacity development tools. We always tailor and contextualise our tools and materials to each program we implement. MDF has been training and assisting entrepreneurs directly, as well as supporting other organisations (Enterprise Support Organisations) to build the capacity of start-ups, early-stage businesses and established businesses owned by youth, migrants and women entrepreneurs. We are active in several sectors, such as health, food, WASH, agriculture (climate-smart), ICT, light industry, services and renewable energy.

MDF's incubation and acceleration programme incorporates human-centred design, lean start-up methodologies, business model innovation and customer discovery.

We run several innovation hubs, including the Ghana Innovation Hub since 2018, the Circular Economy Hub in Kenya and Ghana, and manage several entrepreneurship and ecosystem support programmes, as well as train-the-trainer courses for business advisors across Africa and Asia. The wide range of

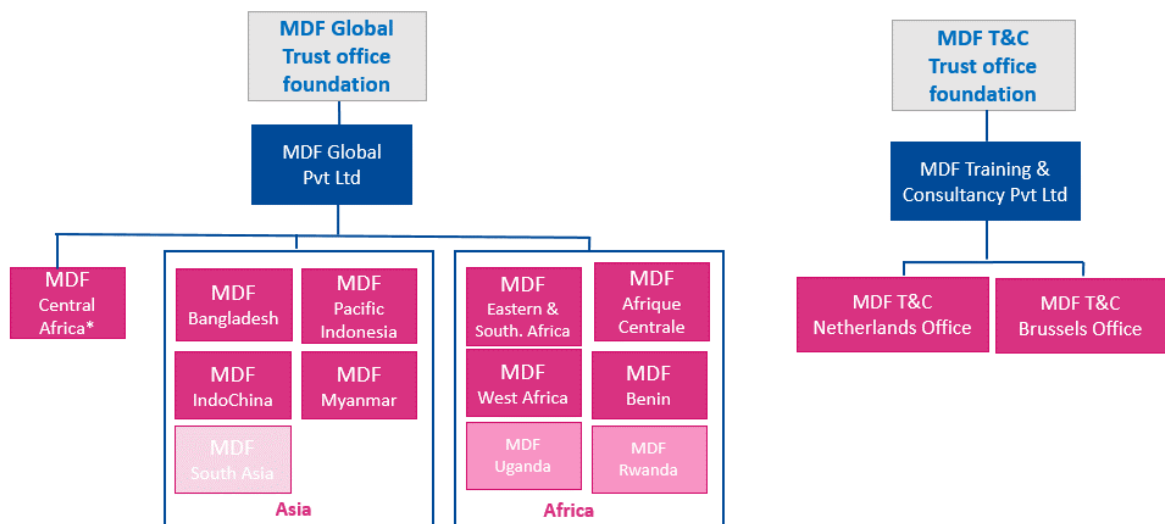
programmes we have conceptualised, developed and/or implemented are all aimed at equipping entrepreneurs with the right skills to develop and grow their businesses. We run our programmes with a focus on outcomes and try to link our entrepreneurs to follow-up opportunities such as mentoring and/or funding.

Below you will find a summary of the support services for entrepreneurship and SMEs from 2014 to 2022:

- We have supported more than 5,000 people, 2,750 (youth-led) start-ups and more than 200 existing businesses with ideation, incubation and/or acceleration support. These businesses have, in turn, created over 4,000 jobs.
- 3,000,000 in support capital (allocations, grants and investments).
- 650,000 in proof-of-concept funding and investment support, with further funding planned for 2022-2024. This includes the Orange Corners Innovation Fund, which allows our entrepreneurs to apply for a loan of up to €50,000, with an interest rate of 5% and a term of two years.
- Capacity building of over 15+ business support organisations in Africa (Ghana, Sierra Leone, Nigeria, Benin, Rwanda).

4.1 Roles of MDF Training & Consultancy and MDF Global (One MDF)

OneMDF - Legal chart



*Office based in the Netherlands for contracting of projects implemented by MDF Afrique Centrale

The project will be managed by 'One MDF' and in particular, the **Brussels branch office of MDF Training & Consultancy**, which has extensive experience in the execution of EU-funded programmes and has a proven track record of implementing projects to the highest standards and in full compliance with the client's procedures, regulations and contractual provisions. We understand that the Italian cooperation uses the EU implementation procedures.

In this context, at MDF we are convinced that the success of a project depends closely on good support mechanisms.

The Backstopping approach aims both to ensure effective and quality administration of the project and to ensure that the technical assistance team receives timely support and monitoring, allowing them to focus on their specific tasks during the implementation phase.

We rely on the capacity of our colleagues of **MDF Global** for the technical inputs and the quality check on the deliverables, especially our West Africa (Ghana) and Eastern and Southern Africa (Kenya) offices, specialised in entrepreneurship trainings, support to SMEs and circular economy.

4.2 Our subcontractor: Savannah Innovation labs

MDF will subcontract **Savannah Innovation Labs** for the local implementation. In attachment to our proposal, you will find their written commitment to the project. They are an innovation and entrepreneurship incubator in Khartoum with a history of running programs in the Red Sea, Darfur, Kordofan, and Blue Nile states. The organization aims to support and empower entrepreneurs in Sudan by providing access to resources, mentorship, and networking opportunities. Savannah is also a member of the Afrilabs and the Africa Business Angel network. In addition, Savannah is a partner with Tera-B, the country's first Sudanese diaspora-backed angel network, and a sourcing partner for the Africa Renaissance Fund, the first \$10M horn of Africa fund with a focus on Sudan. Collectively and with its programs and direct investments, Savannah and its partners have channelled more than \$800k in the Sudanese ecosystem, creating thousands of jobs.

Savannah Innovation Labs offers a range of services to entrepreneurs, including business development training, access to financing and investment, and support in developing and scaling their businesses. In addition, the organization works with start-ups in various sectors, including technology, agriculture, and health care.

In addition to its incubation program, Savannah Innovation Labs also hosts events and workshops focused on entrepreneurship and innovation. In addition, it works with local and international partners to support the development of the entrepreneurial ecosystem in Sudan.

Our sub-contractor represents an added value to MDF's offer for:

- Providing the team of Sudanese experts in Khartoum and Kassala States, with local context knowledge
- Providing an office space in Khartoum and Kassala
- Providing local trainers in advanced business modelling, market analysis and business development

4.3 Responsibilities of each organisation

Responsibilities		MDF Training & Consultan cy	MDF Global	Savannah - subcontra ctor
Overall project management	Provision of an in-house team led by a full-time Project Director, whose role is to ensure that all results are achieved	✓	✓	
Contractual and financial management	Coordination and management, in constant dialogue with the Contracting Authority, of key contractual and financial issues	✓		
Logistical Backstopping	Support to the main experts in the fields concerned	✓		✓
Technical backstopping- Quality control	Technical and methodological backstopping		✓	
Networking	Identification of additional technical partners if necessary		✓	✓
Reporting	Guarantee of quality and timely reporting, in line with EC formats and standards	✓	✓	✓
Information flows	Ensuring a constant flow of information with the TA team and all stakeholders in order to continuously improve the project implementation	✓	✓	

5 TIMETABLE OF WORK

We plan to carry out this assignment according to the timeline stipulated in the TOR, which implies a rapid and simultaneous approach with many feedback loops from the multiple stakeholders. We include in chapter 5.2 a detailed timetable of activities.

5.1 Calendar of reporting period

BAT CH	PHASE	DATE OF IMPLEMENTATION	DELIVERABLES	DATE OF OUTPUT DELIVERY
1	0. Inception Phase		Inception report	16/07/2023
2	A.1 Design and implementation of a marketing campaign for the promotion of the BDS programs	01/08/2023 - 30/08/2023	Marketing and communication strategy, including the outreach results of the communication campaign (max 5 pages)	31/08/2023
	A.2 Pre-Selection of potential beneficiaries A.3 Final Selection of beneficiaries	01/08/2023 - 15/09/2023	List of participants in the live events (like boot camps or hackathons)	15/09/2023
			Final list of beneficiaries to access the full program (Cohorts 1&2)	15/09/2023
			Report on need assessment (max 10 pages)	15/09/2023
	B.1 Training sessions + B.2 Coaching and mentorship B.1+2.1 Development of Curricula, Finalization of training materials, including e-learning course	15/08/2023 - 30/09/2023	A training curriculum for the trainees	30/09/2023
			Training material and tools for the training programs	30/09/2023
			Training material and tools for the mentorship and coaching	30/09/2023
			An M&E tool (e.g. Excel table) to keep track of the profile of the trainees in terms of 1. Personal	30/09/2023

			details: sex; age; citizenship; status (IDPs, refugees, disability if any); 2. Business details: type and information about the business (both for MSMEs and start-ups); locality; 3. Trainees' performance along the training cycle	
3	C.1 Design of a financial scheme (blended-finance model) for the provision of financial services	15/09/2023 - 30/10/2023	Eligibility criteria and methodology for the identification and selection of target beneficiaries to be connected with Financial Services	30/10/2023
			Methodology and contracting procedures for the management of financial disbursement.	30/10/2023
			1° Interim report	30/10/2023
4	C.2 Pitching sessions D.1 Networking activities and marketing events	01/09/2023 - 28/02/2024	Business models and/or business plans for each trainee that graduated from phase B	05/01/2024
			Attendance sheets	05/01/2024
			Trainees' feedback forms for each training module (B.1 and B.2)	05/01/2024
			Performance evaluation of trainees	05/01/2024
			2° Interim report	05/01/2024
5	D.2 Follow-up of MSMEs and start-ups supported	01/03/2024 - 30/03/2024	Report on the amount of funding disbursed to each trainee using donor's funds	28/02/2024
			Report on networking activities and marketing events, with a summary of n. of	28/02/2024

			participants and results achieved (max 10 pages)	
			Report on the results achieved through the Financial Scheme (max 10 pages), including the amount of funding enabled through external resources (credit lines from financial institutions; seed capital from investors)	28/02/2024
			Final Report	28/02/2024

5.2 Timetable

Attached separately



Europe

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MDF Brussels

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info@mdfbrussels.be

Africa

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MDF Bangladesh

Dhaka, Bangladesh
mdfbg@mdf.nl

CURRICULUM VITAE

Proposed role in the project: Business Development Specialties (Kassala)

Family name: Mohamed Osman

First name: Ahmed

Date of birth: 19 /10/1990

Nationality: Sudanese

Civil status: Single

Education:

Institution	Date from dd/mm/yyyy	Date to dd/mm/yyyy	Degree(s) or diploma(s) obtained
EAE Business School, Spain	16/10/2017	22/07/2018	Msc in Project Management + Minor study on Supply Chain Management
University of Khartoum, School Of Math	05/10/2008	30/10/2014	Bsc (HONS) Information Technology

Language skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
English	1	2	2
Arabic	1	1	1

Membership of professional bodies	
Other skills (e.g. computer literacy, etc.)	MS office, Microsoft Project, Statistical operation: SPSS
Present position	Field Focal Person – SAHARI For Development Organization (Kassala Office)
Years within the firm	2(months)
Key qualifications (relevant to the project)	
Specific Experience in the region	<ul style="list-style-type: none"> Maintains and develop the relationships with current and potential donors in order to create strategic partnerships.




	<ul style="list-style-type: none"> • Represents SAHARI in key coordination bodies (i.e., sectors/clusters and other government authorities e.g., HAC) and at events/forums as requested. • Supports Khartoum Office in various administrative tasks related to the field office. • Assist in developing the staff's TOR • Work and coordinate the need assessment with line ministries and stakeholders in choosing projects and programs. • Contribute to the development of the field office plans • Serve as the main contact of SAHARI in the field. • Consult with CSO and other key stakeholders in the state on NGO matters as well as provide information on NGO activities, including project implementation, results and impacts. • Provide regular reports on the context and progress of work and ensure that the right and quality information is provided in a timely manner and easy-to-use forms.
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Professional experience

Date from dd/mm/yyyy	Date to dd/mm/yyyy	Location	Company & reference person ¹ (name & contact details)	Position	Description
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¹ The contracting authority reserves the right to contact the reference persons. If you cannot provide a reference, please provide a justification.

01/02/2023	Present	Kassala	SAHARI Organization for development	Field Focal Point Officer	<ul style="list-style-type: none"> • Maintains and develop the relationships with current and potential donors in order to create strategic partnerships. • Represents SAHARI in key coordination bodies (i.e., sectors/clusters and other government authorities e.g., HAC) and at events/forums as requested. • Attend donors /stakeholder's meetings and taking minutes. • Works with finance staff and SAHARI Director to revise budgets, as needed. • Supports Khartoum Office in various administrative tasks related to the field office. • Facilitate the establishment of the field office in administrative and logistical matters and identifying field office needs including office spaces and facilities. • Assist in developing the staff's TOR • Work and coordinate the need assessment with line ministries and stakeholders in choosing projects and programs. • Contribute to the development of the field office plans • Serve as the main contact of SAHARI in the field. • Consult with CSO and other key stakeholders in the state on NGO matters as well as provide information on NGO activities, including project implementation, results and impacts. • Provide regular reports on the context and progress of work and ensure that the right and quality information is provided in a timely manner and easy-to-use forms.
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					<ul style="list-style-type: none"> • Represent SAHARI in regular and urgent meetings and any other meetings (at the field level) whenever requested. • Carry out any other tasks not listed above to ensure optimal execution of the field office tasks.
01/03/2022	30/11/2022	Kassala	Practical Action Organization	Administrative and Logistics Officer	<ul style="list-style-type: none"> • Contact with government entities for various tasks • Managing personnel, policies and procedures • Ensure all work related to social insure and staff benefit in place • Build database on suppliers/ vendors • Receives procurement requests form the program staff • Collects necessary quotations and analyzed them per the policy with the committee members • Fill contracts of purchase and finalizes purchasing of items, store it and delivered it to benefiter • Undertakes material and transport to implementation sites • Keeps and manages organization stores and keep their data updated (in and out items). • Conduct inventory annually and gives IDs to all properties and custody of organization • managing all program vehicles, services, maintenance, repaired, mileages log book, daily movement, Fuel, field trip, annual license renewal

					<ul style="list-style-type: none"> • Review consistently the ministries and sectors plans • Investigate and document the public opinion in regard to the implementation of the transitional government program in general and the PM priorities in particular • Identify complaint and other public feedback trends which indicate where the overall implementation can improve • Provide ad hoc reports as requested concerning complaint and other public feedback issues • Prepare regular report on public opinion and propose options for enhancement and improvement • Participate in designing the Monitoring methodology and reporting template • Build the necessary and strategic links within the public domain and cooperate with the relevant departments of the Council of Ministers and different ministries and create an effective communication network to facilitate the flow of information and facilitate work, especially with regard to the implementation of decisions • Implement the Monitoring and evaluation unit's plan and make it easier for others to implement it
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01/01/2020	31/03/2020	Khartoum	Oxfam America Organization	Logistics and Admin Assistant	<ul style="list-style-type: none"> • Ensures of operation of equipment by completing preventive maintenance requirements. calling for repairs. Maintaining equipment inventories and evaluating new equipment and techniques • Coordinate and manage all operational support issues between the operations and program departments • Ensures of operation of equipment by completing preventive maintenance requirements. calling for repairs. Maintaining equipment inventories and evaluating new equipment and techniques • Effectively delegate tasks and workload to logistics, procurement and transportation • Showed data analysis in regular meetings for creating new program
01/02/2013	31/01/2015	Khartoum	Commission of Refugees	Rigestratio n Officer	<ul style="list-style-type: none"> • Follow up and monitor the provision of the services for the refugees In East and South Sudan
01/07/2016	15/10/2017	Khartoum	Sahel and Sahara Bank	SWIFT Officer	<ul style="list-style-type: none"> • Follow up the route of transfer between different bank's branches • Revise and update the SWIFT messages • Monitor the delivery of the SWIFT messages by the beneficiary bank • Update and report to the management department with the transfer progress

Courses

- **Result-based Monitoring and Evaluation, Monarch International Training Center September 2021**
- **Strategic Planning and General Polices, NDI, August 2021**

- **Protocol and Etiquette, Ministry of Foreign Affairs, The national Center for Diplomatic Studies August 2021**
- **Diploma in Capacity Development , British Education Academy, April 2017**

CURRICULUM VITAE

Proposed role in the project: Project Manager Kassala

First names: Osama
Family name: Habiballah Awad Abdelrahim
Date of birth: 8th of Dec 1995
Nationality: Sudanese
Civil status: Single

Education:

Institution	Date from	Date to	Degree(s) or diploma(s) obtained
Omdurman Islamic University	2015	2021	B.S.C IN Civil ENGINEERING

Language skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
English	1	1	1
Arabic	1	1	1

Membership of professional bodies

- Member of YLP (Young leadership program by UNDP Sudan).
- Member of Afrilabs Innovation network (African entrepreneurs' network).
- Member of Hult Prize Sudan.
- Member of Startup School Network by Y combinator.

Other skills (e.g. computer literacy, etc.)

Proficient with Microsoft Office programs, and Project management methodologies. Team management tools i.e., Slack, MS teams, Team player, creative thinker, problem solver, documentation tools i.e., Notion, Zoho.

Present position: Operations and Sales Lead

Key qualifications (relevant to the role)

- Co-founded a fintech startup and was incubated by Orange Corner Sudan (funded by the Dutch government).
- Worked at the first ever Sudanese YC startup.
- Facilitator and trainer in business development, market research and operations in universities located in Khartoum, Kassala, and Port Sudan.
- Helped local startups in developing their fundraising docs/ pitch deck.
- Assisted a startup in increasing their daily revenue from 700K (SDG) to 3.5M (SDG).

Specific experience in the region

- Worked as a consultant for a social development conference (TedX_Mukram). Structured the program for best results according to the local context. This includes but it not limited to:
 - Project management.
 - Team recruitment.
 - Identified deliverables and planned accordingly.
 - Maintained project budget.
 - Identified and managed relevant stakeholders.
 - Assisted in the content design.
- Worked with SME's in FMCG sector as supplier and a consultant assisted them grow their businesses.

Professional experience

Date From	Date to	Location	Company Reference Person	Position	Description
02/2023	Present	Kassala, Madni, and Khartoum	Zajil Logistics	Operations and Sales Lead	<ul style="list-style-type: none"> Lead a team of sales and operational personnel. Actively explore business opportunities to increase sales volume. Identify potential markets, sales channels, competition and propose effective sales strategy plan for account expansion & development to achieve monthly and quarterly sales targets & KPIs. Managing all sales channels, eg. general trade, modern trade, food services and ensure daily operations functioning well. Establish a network and build good rapport with new clients. Conceptualize a strategic business plan that expands the company's customer base.
03/2022	02/2023	Khartoum, and states	Bloom YC W22	Operations and Projects Supervisor	<ul style="list-style-type: none"> Monitor and track progress of project and work plan. Drive optimizations and seek to reduce cost through tool or process improvements. Compile, analyze and report on relevant partner or support Key Performance Indicators (KPIs). Learn and build expertise on new processes, operational tools and tracking applications. Manage and assign tasks and deliverables. Create and establish new standards and procedures and translates high level work plans into detailed assignments for team members. Leading financial inclusion projects in Sudan states that's include conducting the required research and evaluating and discovering areas of improvements for financial services in the states.
06/2021	02/2022	Kassala, Port Sudan	Santy Production	Marketing Projects Manager	<ul style="list-style-type: none"> Creating and managing a content calendar and scheduling deadlines. Determining campaign budgets and ensuring that all staff adheres to them. Maintaining an up-to-date understanding of the company, its products, and its client base to implement effective marketing campaigns. Managing and supervising projects from beginning to end. Developing and maintaining strong working relationships with external vendors.

02/2020	08/2020	Khartoum and Kassala	KHATTA App	Co-Founder & Product Manager	<ul style="list-style-type: none"> • Joined the startup as a co- founder. • Initiated the user and market research activities for the startup. • Developed the user experience and users' journey. • Participated in the fundraising activities for the startup. • Research and discover opportunities of developing financial products that enhance financial inclusion in Khartoum and Sudan states.
06/2017	02/2018	Kassala, Khartoum	MAC Group (Events and Logistic Planning company)	Projects Manager	<ul style="list-style-type: none"> • Coordinating with cross-discipline team members to make sure that all parties are on track with project requirements, deadlines, and schedules. • Meeting with project team members to identify and resolve issues. • Submitting project deliverables and ensuring that they adhere to quality standards. • Preparing status reports by gathering, analyzing, and summarizing relevant information. • Conducting post-project evaluation and identifying successful and unsuccessful project elements.

Courses

- **CS 50 by Harvard.** Aug 2022. 3 months course in computer science and software development, implemented by MasterCard foundation and Savannah Innovation Labs.
- **Startup School YC.** Jun 2019. An online curriculum for the next one Billion Dollars Founders.
- **Google Project Management Course.** Jun 2018.

Skills

- Micromanagement professional.
- Problem solving skills.
- Product and project management skills.
- Team player.
- Data Analysis skills.
- Research methodology.

Community and volunteer work

- **Lights, Laws, livelihoods Initiative by Oxford University | Khartoum, Kassala, Elobyid Sudan.** Light 4 Sudan, is a Sudan focused project that was initiated by a group of Oxford university researchers, designed to develop solutions for the electricity crisis in Sudan. I was involved in developing the official website for the initiative as well as setting plans schedules or the workshops and online content.



MDF
EMPOWERING PEOPLE.
CREATING IMPACT

AICS Khartoum
Attn: Ms. Costanza Matafù
Street 33, Amarat – P.O. Box 793
Sudan

Date : August 15, 2023
Subject : Request for No-cost extension to CIG.
Z2A383583F
Contact person: Richard Yeboah | rye@mdf.nl

MDF Training & Consultancy

Bennekomseweg 41
6717 LL Ede
Netherlands
+31 318 650060
era@mdf.nl
www.mdf.nl
Trade register 09073461
VAT NL800182923B01
ISO 9001:2015 Certified

Dear Ms. Constanza Matafù,

Reference to our service contract **Building an Enabling Environment and a Connected Ecosystem for Women and Youth Entrepreneurs in Khartoum and Kassala States** (CIG. Z2A383583F), we would like to request a no cost extension of 1 month 15 days.

If approved, the new ending date is 31th of March 2024. If you have any questions, do not hesitate to contact us.

With kind regards,

Jan Dirk van Blitterswijk
Director MDF Training & Consultancy BV



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الاتحاد الأوروبي



WE-RISE!
Women Empowerment for Resilience,
Inclusion, Sustainability and Environment
CUP: F189J20003070001
ABAC: T05-EUTF-HOA-SD-96-02

CONTRACT

SERVICE CONTRACT FOR EUROPEAN UNION EXTERNAL ACTIONS

CIG: Z2A383583F

WE-RISE! SERVICE CONTRACT 12/2023

FINANCED FROM THE T05-EUTF-HOA-SD-96-02

AICS

AGENZIA ITALIANA PER LA COOPERAZIONE ALLO SVILUPPO

Khartoum Office

Street 33, Amarat – P.O. Box 793

represented by Michele Morana, Head of Office

('the contracting authority'),

of the one part,

and

MDF Training and Consultancy B.V.

Official registration number¹: 09073461

Full official address: Bennekomseweg 41, 6117L, Ede, Netherlands

VAT number²: 800182923

('the contractor')

of the other part,

have agreed as follows:

PROJECT: WE-RISE! Women's Empowerment for Resilience, Inclusion, Sustainability and Environment T05-EUTF-HOA-SD-96-02

CONTRACT TITLE: **Building an enabling environment and a connected ecosystem for women and youth entrepreneurs in Khartoum and Kassala States**

Identification number: CIG: Z2A383583F

(1) Subject

1.1 The subject of this contract is **Building an enabling environment and a connected ecosystem for women and youth entrepreneurs in Khartoum and Kassala States** done in Khartoum and Kassala States with CIG: Z2A383583F ('the services').

1.2 The contractor shall execute the tasks assigned to him in accordance with the terms of reference annexed to the contract (Annex II).

(2) Contract value

This contract, established in Euro, is a global price contract.

The contract value is Euro 689.367,00.

(3) Order of precedence of contract documents

The following documents shall be deemed to form and be read and construed as part of this contract, in the following order of precedence:

- the contract agreement;

¹ Where applicable. For individuals, mention their ID card, passport or equivalent document number.

² Except where the contracting party is not VAT registered.



1





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WE-RISE!

Women Empowerment for Resilience,
Inclusion, Sustainability and Environment

CEP: 189120003620001

ADAC: 105-EU-11-H0A-S0N-

96-01

- the special conditions
- the general conditions (Annex I);
- the terms of reference [including clarification before the deadline for submitting tenders and minutes of the information meeting/site visit] (Annex II)
- the organisation and methodology [including clarification from the tenderer provided during tender evaluation] (Annex III);
- CVs of Experts (Annex IV) Free format
- Budget (Annex V);
- specified forms and other relevant documents (Annex VI));

The various documents making up the contract shall be deemed to be mutually explanatory; in cases of ambiguity or divergence, they shall prevail in the order in which they appear above. Addenda shall have the order of precedence of the document they are amending.

(4) Language of the contract

The language of the contract and of all written communications between the contractor and the contracting authority and/or the project manager shall be English.

(5) Other specific conditions applying to the contract

For the purpose of Article 42 of the general conditions, the responsible for the processing of personal data carried out is: AICS, Rome (Via Contarini 25, Roma, 00135, Italy).

Done in English in two originals, one original for the contracting authority and one original for the contractor

For the contractor

Name: J.D. van Blitterswijk

Title: Director MDF Netherlands Office

Signature:

Date: 16.03.2023



For the contracting authority

Name: Michele Morana

Title: Head of Office –
AICS Khartoum

Signature:

Date: 16.03.2023





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WE-RISE

Women Empowerment for Resilience,
Inclusion, Sustainability and Environment

CHIP: H39120003070001

ABAC: T05-EU1F-H0A-NDN-

96-02

SPECIAL CONDITIONS

These conditions amplify and supplement the general conditions governing the contract. Unless the special conditions provide otherwise, the general conditions remain fully applicable. The numbering of the Articles of the special conditions is not consecutive but follows the numbering of the general conditions. Exceptionally, and with the approval of the competent European Commission departments, other clauses can be indicated to cover particular situations.

Article 2 Communications

2.1 Contact persons:

for the Contracting Authority:
Costanza Matafù, AICS WE-RISE! Team Leader
Email: costanza.matafu@aics.gov.it

for the contractor:
Name: Roberto Trevini Bellini
Email: rtb@mdf.nl
Phone: +322421909

Article 7 General obligations

7.8 The contractor will ensure appropriate visibility to the Contracting Authority through the production of visibility materials, as well as through the utilization of the Contracting Authority and the EU logos (under approval of the Contracting Authority) for any event/activity related to this contract. These activities must comply with the rules laid down in the Communication and Visibility Manual for EU External Actions published by the European Commission.

Article 19 Implementation of the tasks and delays

19.1 The start date for implementation shall be the date of signature of the contract by both parties.

19.2 The period for implementing the tasks is 10 months from the start date.

Article 26 Interim and final reports

The contractor shall submit progress reports as specified in the terms of reference.

Article 27 Approval of reports and documents

27.5 The contracting authority shall, within 45 days of receipt, notify the contractor of its decision concerning the documents or reports received by it, giving reasons should it reject the reports or documents, or request amendments. If the contracting authority does not give any comments on the documents or reports within the time limit, the contractor may request written acceptance of them. The documents or reports shall in any case be deemed to have been approved by the contracting authority if it does not expressly inform the contractor of any comments within 45 days of the receipt of the documents or reports.

The reports and the installments' payments rely on the achievement of the expected results, as described in the ToR, by the contractor.

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96.02

Article 29 Payment and interest on late payment

29.1 Payments shall be made in accordance with the following the option:

Month		EUR
1	Pre-financing payment ³ Contract Signature	10 % of the contract value 68.936,7
2	Interim Payment n.1 Inception report approval	45 % of the contract value 310.215,2
6	Interim Payment n.2 1 st Interim report approval	15 % of the contract value 103.405,00
9	Interim Payment n. 3 2 nd Interim report approval	15 % of the contract value 103.405,00
10	Balance Final report Approval	15 % of the contract value 103,405.00
	Total	Total contract value Euro 689.367,00.

By derogation, the payments to the contractor of the amounts due under interim and final payments shall be made within 90 days after receipt by the contracting authority of an invoice and of the reports, subject to approval of those reports in accordance with Article 27 of the general conditions.

29.3 By derogation from Article 29.3 of the general conditions, once the deadline set in Article 29.1 has expired, the contractor shall, upon demand, be entitled to late-payment interest at the rate and for the period mentioned in the general conditions. The demand must be submitted within two months of receiving late payment.

29.5 Payments shall be made in euro in accordance with Articles 20.6 and 29.4 of the general conditions into the bank account notified by the contractor to the contracting authority.

Article 30 Financial guarantee

30.1 By derogation from Article 30 of the general conditions no pre-financing guarantee is required.

³ The contractor is not obliged to ask for pre-financing.

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ABAC: 105-EU11-HOA-SDN

96-01

Article 40 Settlement of disputes

40.4 Any disputes arising out of or relating to this contract which cannot be settled otherwise shall be referred to the exclusive jurisdiction of Italy applying the national legislation of the contracting authority.

Article 42 Data Protection

42.1 Processing of personal data related to the implementation of the contract by the contracting authority takes place in accordance with the national legislation of the state of the contracting authority and with the provisions of the respective financing agreement.

42.2. To the extent that the contract covers an action financed by the European Union, the Contracting Authority may share communications related to the implementation of the contract, with the European Commission. These exchanges shall be made to the Commission, solely for the purpose of allowing the latter to exercise its rights and obligations under the applicable legislative framework and under the financing agreement with the Partner country – contracting authority. The exchanges may involve transfers of personal data (such as names, contact details, signatures and CVs) of natural persons involved in the implementation of the contract (such as contractors, staff, experts, trainees, subcontractors, insurers, guarantors, auditors and legal counsel). In cases where the contractor is processing personal data in the context of the implementation of the contract, he/she shall accordingly inform the data subjects of the possible transmission of their data to the Commission. When personal data is transmitted to the Commission, the latter processes them in accordance with Regulation (EU) 2018/1725 of the European Parliament and of the Council of 23 October 2018 on the protection of natural persons with regard to the processing of personal data by the Union institutions, bodies, offices and agencies and on the free movement of such data, and repealing Regulation (EC) No 45/2001 and Decision No 1247/2002/EC⁴ and as detailed in the specific privacy statement published at ePRAG.

WB



⁴ OJ L 205 of 21.11.2018, p. 39.

ANNEX I:

GENERAL CONDITIONS FOR SERVICE CONTRACTS FOR EXTERNAL ACTIONS FINANCED BY THE EUROPEAN UNION OR BY THE EUROPEAN DEVELOPMENT FUND

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PRELIMINARY PROVISIONS

ARTICLE 1. DEFINITIONS

- 1.1. The headings and titles in these general conditions shall not be taken as part thereof or be taken into consideration in the interpretation of the contract.
- 1.2. Where the context so permits, words in the singular shall be deemed to include the plural and vice versa, and words in the masculine shall be deemed to include the feminine and vice versa.
- 1.3. The word "country" shall be deemed to include State or Territory.
- 1.4. Words designating persons or parties shall include firms, companies, and any organisation having legal capacity.
- 1.5. The definitions of the terms used throughout these general conditions are laid down in the "Glossary of terms", Annex A Ia to the practical guide, which forms an integral part of the contract.

ARTICLE 2. COMMUNICATIONS

- 2.1. Unless otherwise specified in the special conditions, any written communication relating to this contract between the contracting authority or the project manager, and the contractor shall state the contract title and identification number, and shall be sent by post, facsimile transmission, e-mail or personal delivery to the appropriate addresses designated by the Parties for that purpose in the special conditions.
- 2.2. If the sender requires evidence of receipt, it shall state such requirement in its communication and shall demand such evidence of receipt whenever there is a deadline for the receipt of the communication. In any event, the sender shall take all the necessary measures to ensure timely receipt of its communication.
- 2.3. Wherever the contract provides for the giving or issue of any notice, consent, approval, certificate or decision, unless otherwise specified such notice, consent, approval, certificate or decision shall be in writing and the words "notify", "consent", "certify", "approve" or "decide" shall be construed accordingly. Any such consent, approval, certificate or decision shall not unreasonably be withheld or delayed.
- 2.4. Any oral instructions or orders shall be confirmed in writing.

ARTICLE 3. ASSIGNMENT

- 3.1. An assignment shall be valid only if it is a written agreement by which the contractor transfers its contract or part thereof to a third party.
- 3.2. The contractor shall not, without the prior consent of the contracting authority, assign the contract or any part thereof, or any benefit or interest thereunder, except in the following cases:
 - (a) a charge, in favour of the contractor's bankers, of any monies due or to become due under the contract; or
 - (b) the assignment to the contractor's insurers of the contractor's right to obtain relief against any other person liable in cases where the insurers have discharged the contractor's loss or liability.
- 3.3. For the purpose of Article 3.2, the approval of an assignment by the contracting authority shall not relieve the contractor of its obligations for the part of the contract already performed or the part not assigned.

- 3.4. If the contractor has assigned the contract without authorisation, the contracting authority may, without formal notice thereof, apply as of right the sanction for breach of contract provided for in Articles 34 and 36.
- 3.5. Assignees shall satisfy the eligibility criteria applicable for the award of the contract and they shall not fall under the exclusion criteria described in the tender dossier.

ARTICLE 4. SUBCONTRACTING

- 4.1. A subcontract shall be valid only if it is a written agreement by which the contractor entrusts performance of a part of the contract to a third party.
- 4.2. The contractor shall request to the contracting authority the authorisation to subcontract. The request must indicate the elements of the contract to be subcontracted and the identity of the subcontractors. For the avoidance of doubt, where experts are not directly contracted or employed by the contractor but through a third party, the latter is a subcontractor. The contracting authority shall notify the contractor of its decision, within 30 days of receipt of the request, stating reasons should it withhold such authorisation.
- 4.3. No subcontract creates contractual relations between any subcontractor and the contracting authority.
- 4.4. The contractor shall be responsible for the acts, defaults and negligence of any subcontractor and any member of their personnel (experts, agents or employees), as if they were the acts, defaults or negligence of the contractor. The approval by the contracting authority of the subcontracting of any part of the contract or of the subcontractor to perform any part of the services shall not relieve the contractor of any of its obligations under the contract. If a subcontractor is found by the contracting authority or the project manager to be incompetent in discharging its duties, the contracting authority or the project manager may request the contractor forthwith, either to provide a subcontractor with qualifications and experience acceptable to the contracting authority as a replacement, or to resume the implementation of the tasks itself.
- 4.5. Subcontractors shall satisfy the eligibility criteria applicable to the award of the contract. They shall not fall under the exclusion criteria described in the tender dossier and the contractor shall ensure that they are not subject to EU restrictive measures.
- 4.6. Those services entrusted to a subcontractor by the contractor shall not be entrusted to third parties by the subcontractor, unless otherwise agreed by the contracting authority.
- 4.7. If the contractor enters into a subcontract without approval, the contracting authority may, without formal notice thereof, apply as of right the sanction for breach of contract provided for in Articles 34 and 36.

OBLIGATIONS OF THE CONTRACTING AUTHORITY

ARTICLE 5. SUPPLY OF INFORMATION

- 5.1. The contracting authority shall supply the contractor promptly with any information and/or documentation at its disposal, which may be relevant to the performance of the contract. Such documents shall be returned to the contracting authority at the end of the period of implementation of the tasks.
- 5.2. The contracting authority shall co-operate with the contractor to provide information that the latter may reasonably request in order to perform the contract.
- 5.3. The contracting authority shall give notification to the contractor of the name and address of the project manager.

ARTICLE 6. ASSISTANCE WITH LOCAL REGULATIONS

- 6.1. The contractor may request the assistance of the contracting authority in obtaining copies of laws, regulations, and information on local customs, orders or by-laws of the country in which the services are to be performed, which may affect the contractor in the performance of its obligations under the contract. The contracting authority may provide the assistance requested to the contractor at the contractor's cost.
- 6.2. Subject to the provisions of the laws and regulations on foreign labour of the country in which the services have to be rendered, the contracting authority provides reasonable assistance to the contractor, at its request, for its application for any visas and permits required by the law of the country in which the services are rendered, including work and residence permits, for the personnel whose services the contractor and the contracting authority consider necessary, as well as residence permits for their families.

OBLIGATIONS OF THE CONTRACTOR

ARTICLE 7. GENERAL OBLIGATIONS

- 7.1. The contractor shall execute the contract with due care, efficiency and diligence in accordance with the best professional practice.
- 7.2. The contractor shall comply with any administrative orders given by the project manager. Where the contractor considers that the requirements of an administrative order go beyond the authority of the project manager or of the scope of the contract he shall give notice, with reasons, to the project manager. If the contractor fails to notify within the 30-day period after receipt thereof, he shall be barred from so doing. Execution of administrative order should not be suspended because of this notice.
- 7.3. The contractor shall supply, without delay, any information and documents to the contracting authority and the European Commission upon request, regarding the conditions in which the contract is being executed.
- 7.4. The contractor shall respect and abide by all laws and regulations in force in the partner country and shall ensure that its personnel, their dependents, and its local employees also respect and abide by all such laws and regulations. The contractor shall indemnify the contracting authority against any claims and proceedings arising from any infringement by the contractor, its employees and their dependents of such laws and regulations.

Contractors must ensure that the subcontractors and all natural persons linked to the contract, including participants to workshops and/or trainings, do not include entities/persons included in the lists of EU restrictive measures.

- 7.5. Should any unforeseen event, action or omission directly or indirectly hamper performance of the contract, either partially or totally, the contractor shall immediately and at its own initiative record it and report it to the contracting authority. The report shall include a description of the problem and an indication of the date on which it started and of the remedial action taken by the contractor to ensure full compliance with its obligations under the contract. In such event the contractor shall give priority to solving the problem rather than determining liability.
- 7.6. Subject to Article 7.8, the contractor undertakes to treat in the strictest confidence and not make use of or divulge to third parties any information or documents which are linked to the performance of the contract without the prior consent of the contracting authority. The contractor shall continue to be bound by this undertaking after completion of the tasks and shall obtain from each member of its personnel the same undertaking. However, use of the contract's reference for marketing or tendering purposes does not require prior approval of the contracting authority, except where the contracting authority declares the contract to be confidential.

7.7. If the contractor is a joint venture or a consortium of two or more persons, all such persons shall be jointly and severally bound in respect of the obligations under the contract, including any recoverable amount. The person designated by the consortium to act on its behalf for the purposes of the contract shall have the authority to bind the consortium and is the sole interlocutor for all contractual and financial aspects. The composition or the constitution of the joint venture or consortium shall not be altered without the prior consent of the contracting authority. Any alteration of the composition of the consortium without the prior consent of the contracting authority may result in the termination of the contract.

7.8. Save where the European Commission requests or agrees otherwise, the contractor shall take all relevant measures to ensure the highest visibility to the financial contribution of the European Union. Additional communication activities required by the European Commission are described in the special conditions. All visibility and, if applicable, communication activities must comply with the latest Communication and Visibility Requirements for EU-funded external action, laid down and published by the European Commission.

The Parties will consult immediately and endeavor to remedy any detected shortcomings in implementing the visibility and, if applicable, communication requirements set out in this Article and in the special conditions. Failure to perform the obligations set out in this article and in the special conditions can constitute a breach of contract in the sense of Article 34 of these general conditions, and can lead to corresponding measures taken by the Contracting Authority, including suspension of payment and/or a reduction of the final payment in proportion of the seriousness of the breach of obligations.

7.9. Any records shall be kept for a 7-year period after the final payment made under the contract as laid down in Article 24. These documents comprise any documentation concerning income and expenditure and any inventory, necessary for the checking of supporting documents, including timesheets, plane and transport tickets, pay slips or invoices for the remuneration paid to the experts and invoices or receipts for incidental expenditure. In case of failure to maintain such records the contracting authority may, without formal notice thereof, apply as of right the sanction for breach of contract provided for in Articles 34 and 36.

ARTICLE 8. CODE OF CONDUCT

8.1. The contractor shall at all-time act impartially and as a faithful adviser in accordance with the code of conduct of its profession as well as with appropriate discretion. It shall refrain from making any public statements concerning the project or the services without the prior approval of the contracting authority. It shall not commit the contracting authority in any way whatsoever without its prior consent, and shall make this obligation clear to third parties.

8.2. Physical abuse or punishment, or threats of physical abuse, sexual abuse or exploitation, harassment and verbal abuse, as well as other form of intimidation shall be prohibited. The contractor shall also provide to inform the contracting authority of any breach of ethical standards or code of conduct as set in the present Article. In case the contractor is aware of any violations of the abovementioned standards, he shall report it in writing within 30 days to the contracting authority.

8.3. The contractor and its personnel shall respect human rights, applicable data protection rules and the environmental legislation applicable in the country where the services have to be rendered and internationally agreed core labour standards, e.g. the ILO core labour standards, conventions on freedom of association and collective bargaining, elimination of forced and compulsory labour, elimination of discrimination in respect of employment and occupation, and the abolition of child labour.

- 8.4. The contractor or any of its subcontractors, agents or personnel shall not abuse of its entrusted power for private gain. The contractor or any of its subcontractors, agents or personnel shall not receive or agree to receive from any person or offer or agree to give to any person or procure for any person, gift, gratuity, commission or consideration of any kind as an inducement or reward for performing or refraining from any act relating to the performance of the contract or for showing favour or disfavour to any person in relation to the contract. The contractor shall comply with all applicable laws, regulations and codes relating to anti-bribery and anti-corruption.
- 8.5. The payments to the contractor under the contract shall constitute the only income or benefit it may derive in connection with the contract. The contractor and its personnel must not exercise any activity or receive any advantage inconsistent with their obligations under the contract.
- 8.6. The execution of the contract shall not give rise to unusual commercial expenses. Unusual commercial expenses are commissions not mentioned in the contract or not stemming from a properly concluded contract referring to the contract, commissions not paid in return for any actual and legitimate service, commissions remitted to a tax haven, commissions paid to a recipient who is not clearly identified or commission paid to a company which has every appearance of being a front company. The contracting authority and the European Commission may carry out documentary or on-the-spot checks they deems necessary to find evidence in case of suspected unusual commercial expenses.
- 8.7. The respect of the code of conduct set out in the present article constitutes a contractual obligation.

Failure to comply with the code of conduct is always deemed to be a breach of the contract under Article 34 of the General Conditions. In addition, failure to comply with the provisions set out in the present Article can be qualified as grave professional misconduct that may lead to either suspension or termination of the contract, without prejudice to the application of administrative sanctions including exclusion from participation in future contract award procedures.

ARTICLE 9. CONFLICT OF INTEREST

- 9.1. The contractor shall take all necessary measures to prevent or end any situation that could compromise the impartial and objective performance of the contract. Such conflict of interests could arise in particular as a result of economic interest, political or national affinity, family or emotional ties, or any other relevant connection or shared interest. Any conflict of interests, which may arise during performance of the contract, shall be notified to the contracting authority without delay. In the event of such conflict, the contractor shall immediately take all necessary steps to resolve it.
- 9.2. The contracting authority reserves the right to verify that such measures are adequate and may require additional measures to be taken if necessary. The contractor shall ensure that its personnel, including its management, is not placed in a situation, which could give rise to conflict of interests. Without prejudice to its obligations under the contract, the contractor shall replace, immediately and without compensation from the contracting authority, any member of its personnel exposed to such a situation.
- 9.3. The contractor shall refrain from any contact which would compromise its independence or that of its personnel.
- 9.4. The contractor shall limit its role in connection with the project to the provision of the services described in the contract.
- 9.5. The contractor and anyone working under its authority or control in the performance of the contract or on any other activity may be excluded from access to other EU budget/EDF funds available under the same project. However, if the contractor is able to prove that his involvement in previous stages of the project does not constitute unfair

competition, he may participate, subject to the prior approval of the contracting authority.

- 9.6. Civil servants and other personnel of the public administration of the country where the services have to be rendered, regardless of their administrative situation, shall not be contracted or employed as experts unless the prior approval has been granted by the European Commission.

ARTICLE 10. ADMINISTRATIVE SANCTIONS

- 10.1. Without prejudice to the application of other remedies laid down in the contract, a sanction of exclusion from all contracts and grants financed by the EU may be imposed, after an adversarial procedure in line with the applicable Financial Regulation, upon the contractor who, in particular,

a) is guilty of grave professional misconduct, has committed irregularities or has shown significant deficiencies in complying with the main obligations in the performance of the contract or has been circumventing fiscal, social or any other applicable legal obligations, including through the creation of an entity for this purpose. The duration of the exclusion shall not exceed the duration set by final judgement or final administrative decision or, in the absence thereof, three years;

b) is guilty of fraud, corruption, participation in a criminal organisation, money laundering, terrorist-related offences, child labour or trafficking in human beings. The duration of the exclusion shall not exceed the duration set by final judgement or final administrative decision or, in the absence thereof, five years.

- 10.2. In the situations mentioned in Article 10.1, in addition or in alternative to the sanction of exclusion, the contractor may also be subject to financial penalties up to 10% of the total value of the contract.

- 10.3. Where the contracting authority is entitled to impose financial penalties, it may deduct such financial penalties from any sums due to the contractor or call on the appropriate guarantee.

- 10.4. The decision to impose administrative sanctions may be published on a dedicated internet-site, explicitly naming the contractor.

ARTICLE 11. SPECIFICATIONS AND DESIGNS

- 11.1. The contractor shall prepare all specifications and designs using accepted and generally recognised systems acceptable to the contracting authority and taking into account the latest design criteria.

- 11.2. The contractor shall ensure that the specifications and designs and all documentation relating to procurement of goods and services for the project are prepared on an impartial basis so as to promote competitive tendering.

ARTICLE 12. LIABILITIES

- 12.1. Liability for damage to services

Without prejudice to Article 30 (financial guarantee) and Article 38 (force majeure), the contractor shall assume (i) full responsibility for maintaining the integrity of services and (ii) the risk of loss and damage, whatever their cause, until the completion of the implementation of the tasks and approval of reports and documents under Articles 26 and 27.

After the completion of the implementation of the tasks, the contractor shall be responsible for and shall indemnify the contracting authority for any damage caused to the services by the contractor, its personnel, its subcontractors and any person for which the contractor is answerable, during any

operation performed to complete any work left, as the case may be, pending or to comply with its obligations under Articles 26 and 27, particularly if the contract is performed in phases.

Compensation for damage to the services resulting from the contractor's liability in respect of the contracting authority is capped at the contract value.

However, compensation for loss or damage resulting from fraud or gross negligence of the contractor, its personnel, its subcontractors and any person for which the contractor is answerable, can in no case be capped.

The contractor shall remain responsible for any breach of its obligations under the contract for such period after the services have been performed as may be determined by the law governing the contract, even after approval of the reports and documents, or by default for a period of 10 years.

12.2. Contractor's liability in respect of the contracting authority

At any time, the contractor shall be responsible for and shall indemnify the contracting authority for any damage caused during the performance of the services, to the contracting authority by the contractor, its personnel, its subcontractors and any person for which the contractor is answerable.

Compensation for damage resulting from the contractor's liability in respect of the contracting authority is capped at an amount equal to one million euros if the contract value is less than or equal to one million euros. If the contract value is greater than one million euros, compensation for damages resulting from the contractor's liability shall be capped to the contract value.

However, compensation for loss or damage resulting from the contractor's liability in case of bodily injury, including death, can in no case be capped. The same applies to compensation for any damages of any kind resulting from fraud or gross negligence of the contractor, its personnel, its subcontractors and any person for which the contractor is answerable.

12.3. Contractor's liability in respect of third parties

Without prejudice to Article 14.9, the contractor shall, at its own expense, indemnify, protect and defend, the contracting authority, its agents and employees, from and against all actions, claims, losses or damage, direct or indirect, of whatever nature (hereinafter 'claim(s)') arising from any act or omission by the contractor, its personnel, its subcontractors and/or any person for which the contractor is answerable, in the performance of the services, including any violation of any legal provisions, or rights of third parties, in respect of patents, trademarks and other forms of intellectual property such as copyrights.

The contracting authority must notify any third party claim to the contractor as soon as possible after the contracting authority becomes aware of them.

If the contracting authority chooses to challenge and defend itself against the claim(s), the contractor shall bear the reasonable costs of defense incurred by the contracting authority, its agents and employees.

Under these general conditions, the agents and employees of the contracting authority, as well as the contractor's personnel, its subcontractors and any person for which the contractor is answerable are considered to be third parties.

12.4. The contractor shall treat all claims in close consultation with the contracting authority

12.5. Any settlement or agreement settling a claim requires the prior express written consent of the contracting authority and the contractor.

ARTICLE 13. MEDICAL, INSURANCE AND SECURITY ARRANGEMENTS

13.1. Medical arrangement

The contracting authority may condition the performance of the services to the production, by the contractor, of a recent medical certificate attesting that the contractor itself, its personnel, its subcontractors and/or any person for which the contractor is answerable, are fit to implement the services required under this contract.

13.2. Insurance – general issues

- a) At the latest together with the return of the countersigned contract, and for the period of implementation of the tasks, the contractor shall ensure that itself, its personnel, its subcontractors and any person for which the contractor is answerable, are adequately insured with insurance companies recognized on the international insurance market, unless the contracting authority has given its express written consent on a specific insurance company.
- b) At the latest together with the return of the countersigned contract, the contractor shall provide the contracting authority with all cover notes and/or certificates of insurance showing that the contractor's obligations relating to insurance are fully respected. The contractor shall submit without delay, whenever the contracting authority or the project manager so requests, an updated version of the cover notes and/or certificates of insurance.

The contractor shall obtain from the insurers that they commit to personally and directly inform the contracting authority of any event likely to reduce, cancel or alter in any manner whatsoever, that coverage. The insurers shall deliver this information as quickly as possible, and in any event at least thirty (30) days before the reduction, cancellation or alteration of the cover is effective. The contracting authority reserves the right to indemnify the insurer in case the contractor fails to pay the premium, without prejudice to the contracting authority's right to recover the amount of the premium it paid, and to subsequently seek compensation for its possible resulting damage.

- c) Whenever possible, the contractor shall ensure that the subscribed insurance contracts contain a waiver of recourse in favour of the contracting authority, its agents and employees.
- d) The purchase of adequate insurances by the contractor shall in no case exempt it from its statutory and/or contractual liabilities.
- e) The contractor shall fully bear the consequences of a total or partial lack of coverage, and to the full discharge of the contracting authority.
- f) The contractor shall ensure that its personnel, its subcontractors and any person for whom the contractor is answerable comply with the same insurance requirements imposed to it under this contract. In case of default of insurance or inadequate insurance of its personnel, its subcontractors or any person for which the contractor is answerable, the contractor shall indemnify the contracting authority from all consequences resulting therefrom.
- g) Under its own responsibility and without prejudice to the obligation to take out all insurance covering its obligations under this contract, the contractor shall ensure that all compulsory insurances are subscribed in compliance with the laws and regulations in force in the country in which the services are to be performed. It shall also ensure that all possible statutory obligations applying to the coverage are complied with.
- h) The contracting authority shall not bear any liability for the assessment and adequacy of insurance policies taken out by the contractor with its contractual and/or statutory obligations.
- i) In any event, the contractor shall take out the insurance referred to below.

13.3. Insurance – Specific issues

- a) The contractor shall take out all insurance necessary to cover its liability, both with regard to its professional liability and its liability as provided under Article 12.
- b) The contractor shall ensure that itself, its personnel, its subcontractors and any person for which the contractor is answerable, are covered by an insurance policy covering, in addition to the possible intervention of any statutory insurance:
 - i. all medical expenses, including hospital expenses;

- ii. the full cost of repatriation in case of illness, accident, or in the event of death by disease or accident;
- iii. accidental death or permanent disability resulting from bodily injury incurred in connection with the contract.

In the absence of adequate insurance, the contracting authority may bear such costs to the benefit of the contractor itself, its personnel, its subcontractors and any person for which the contractor is answerable. This bearing of the costs by the contracting authority shall be subsidiary and may be claimed against the contractor, its subcontractors and any person who should have taken out this insurance, without prejudice to the compensation of the contracting authority's possibly resulting damage.

- c) The contractor shall take out insurance policies providing coverage of the contractor itself, its personnel, its subcontractors and any person for which the contractor is answerable, in case of an accident at work or on the way to work. It shall ensure that its subcontractors do the same. It indemnifies the contracting authority against any claims that its employees or those of its subcontractors could have in this regard. For its permanent expatriate personnel, where appropriate, the contractor shall in addition comply with the laws and regulations applicable in the country of origin.
- d) The contractor shall also insure the personal effects of its employees, experts and their families located in the partner country against loss or damage.

13.4. Security arrangements

The contractor shall put in place security measures for its employees, experts and their families located in the partner country, commensurate with the physical danger (possibly) facing them.

The contractor shall also be responsible for monitoring the level of physical risk to which its employees, experts and their families located in the partner country are exposed and for keeping the contracting authority informed of the situation. If the contracting authority or the contractor becomes aware of an imminent threat to the life or health of any of its employees, experts or their families, the contractor must take immediate emergency action to remove the individuals concerned to safety. If the contractor takes such action, he must communicate this immediately to the project manager and this may lead to suspension of the contract in accordance with Article 35.

ARTICLE 14. INTELLECTUAL AND INDUSTRIAL PROPERTY RIGHTS

- 14.1. A 'result' shall be any outcome of the implementation of the contract and provided as such by the contractor.
- 14.2. The ownership of all the results or rights thereon as listed in the tender specification and the tender attached to the contract, including copyright and other intellectual or industrial property rights, and all technological solutions and information embodied therein, obtained in performance of the contract, shall be irrevocably and fully vested to the contracting authority from the moment these results or rights are delivered to it and accepted by it. The contracting authority may use them as it sees fit and in particular may store, modify, translate, display, reproduce, publish or communicate by any medium, as well as, assign, transfer them as it sees fit. Where the contract implements a financing agreement and relates to any study, the partner country(ies) with whom this financing agreement was signed also enjoys all the rights conferred by this article on the contracting authority.
- 14.3. For the avoidance of doubt and where applicable, any such vesting of rights is also deemed to constitute an effective transfer of the rights from the contractor to the contracting authority.
- 14.4. The above vesting of rights in the contracting authority under this contract covers all territories worldwide and is valid for the whole duration of intellectual or industrial

property rights protection, unless stipulated otherwise by the contracting authority and the contractor.

- 14.5. The contractor shall ensure that delivered results are free of rights or claims from third parties including in relation to pre-existing rights, for any use envisaged by the contracting authority. If the contracting authority so requires, the contractor shall provide exhaustive proof of ownership or rights to use all necessary rights, as well as, of all relevant agreements of the creator(s).
- 14.6. All reports and data such as maps, diagrams, drawings, specifications, plans, statistics, computations, databases format and data, software and any supporting records or materials acquired, compiled or prepared by the contractor in the performance of the contract, as well as, any outcome of the implementation of the contract, shall be the absolute property of the contracting authority unless otherwise specified. The contractor shall, upon completion of the contract, deliver all such documents and data to the contracting authority. The contractor must not retain copies of such documents and data and must not use them for purposes unrelated to the contract without the prior consent of the contracting authority.
- 14.7. The contractor shall not publish articles relating to the services or refer to them when carrying out any services for others, or divulge information obtained by the contractor in the course of the contract for purposes other than its performance, without the prior consent of the contracting authority.
- 14.8. By delivering the results, the contractor warrants that the above transfer of rights does not violate any law or infringe any rights of others and that it possesses the relevant rights or powers to execute the transfer. It also warrants that it has paid or has verified payment of all fees including fees to collecting societies, related to the final results.
- 14.9. The contractor shall indemnify and hold the contracting authority harmless for all damages and cost incurred due to any claim brought by any third party including creators and intermediaries for any alleged breach of any intellectual, industrial or other property right based on the contracting authority's use as specified in the contract of patents, licenses, drawings, designs, models, or brand or trade-marks, except where such infringement results from compliance with the design or specification provided by the contracting authority.

NATURE OF THE SERVICES

ARTICLE 15. THE SCOPE OF THE SERVICES

- 15.1. The scope of the services is specified in Annex II and Annex III.
- 15.2. Where the contract is for an advisory function for the benefit of the contracting authority and/or project manager in respect of all the technical aspects of the project, which may arise out of its implementation, the contractor shall not have decision-making responsibility.
- 15.3. Where the contract is for management of the implementation of the project, the contractor shall assume all the duties of management inherent in supervising the implementation of a project, subject to the project manager's authority.
- 15.4. If the contractor is required to prepare a tender dossier, the dossier shall contain all documents necessary for consulting suitable contractors, manufacturers and suppliers, and for preparing tender procedures with a view to carrying out the works or providing the supplies or services covered by an invitation to tender. The contracting authority shall provide the contractor with the information necessary for drawing up the administrative part of the tender dossier.

ARTICLE 16. PERSONNEL

- 16.1. For fee-based contracts, without prejudice to paragraph 4 of this Article, the contractor must inform the contracting authority of all personnel which the contractor intends to use for the implementation of the tasks, other than the key experts whose CVs are included in Annex IV. Annex II and/or Annex III shall specify the minimum level of training, qualifications and experience of the personnel and, where appropriate, the specialisation required. The contracting authority shall have the right to oppose the contractor's choice of personnel.
- 16.2. All those working on the project with the approval of the contracting authority shall commence their duties on the date or within the period laid down in Annex II and/or Annex III, or, failing this, on the date or within the periods notified to the contractor by the contracting authority or the project manager.
- 16.3. Save as otherwise provided in the contract, those working on the contract shall reside close to their normal place of posting. Where part of the services is to be performed outside the partner country, the contractor shall keep the project manager informed of the names and qualifications of personnel assigned to that part of the services.
- 16.4. The contractor shall:
 - (a) forward to the project manager within 30 days of the signature of the contract by both parties, the timetable proposed for placement of the personnel;
 - (b) inform the project manager of the date of arrival and departure of each member of personnel;
 - (c) submit to the project manager for its approval a timely request for the appointment of any non-key experts.
- 16.5. The contractor shall provide its personnel with all financial and technical means needed to enable them to carry out their tasks described under this contract efficiently.
- 16.6. Experts employed or contracted, directly or indirectly, by the contractor do not have any contractual relations with the contracting authority.

ARTICLE 17. REPLACEMENT OF PERSONNEL

- 17.1. The contractor shall not make changes to the agreed personnel without the prior approval of the contracting authority. The contractor must on its own initiative propose a replacement in the following cases:
 - (a) In the event of death, in the event of illness or in the event of accident of an agreed personnel;
 - (b) If it becomes necessary to replace an agreed personnel for any other reasons beyond the contractor's control (e.g. resignation, etc.).
- 17.2. In the course of performance, the contracting authority can order an agreed personnel to be replaced. This shall be done on the basis of a written and justified request to which the contractor and the agreed personnel have had the opportunity to provide observations.
- 17.3. Where an agreed personnel must be replaced, the replacement must possess at least equivalent qualifications and experience, and the remuneration to be paid to the replacement cannot exceed that received by the agreed personnel who has been replaced. Where the contractor is unable to provide a replacement with equivalent qualifications and/or experience, the contracting authority may either decide to terminate the contract, if the proper performance of it is jeopardised, or, if it considers that this is not the case, accept the replacement, provided that the fees of the latter are renegotiated to reflect the appropriate remuneration level.
- 17.4. Additional costs incurred by the replacement of an agreed personnel are the responsibility of the contractor. The contracting authority makes no payment for the

period when the agreed personnel to be replaced is absent. The replacement of any agreed personnel, whose name is listed in Annex IV of the contract, must be proposed by the contractor within 15 calendar days from the first day of the agreed personnel's absence. If after this period the contractor fails to propose a replacement in accordance with Article 17.3 above, the contracting authority may apply liquidated damages up to 10% of the remaining fees of that expert to be replaced. The contracting authority must approve or reject the proposed replacement within 30 days.

- 17.5. The partner country may be notified of the identity of the agreed personnel proposed to be added or replaced in the contract to obtain its approval. The partner country must not withhold its approval unless it submits duly substantiated and justified objections to the proposed experts in writing to the contracting authority within 15 days of the date of the request for approval.

ARTICLE 18. TRAINEES

- 18.1. If required in the terms of reference, the contractor shall provide training for the period of implementation of the tasks for trainees assigned to it by the contracting authority under the terms of the contract.
- 18.2. Instruction by the contractor of such trainees shall not confer on them the status of employees of the contractor. However, they must comply with the contractor's instructions, and with the provisions of article 8, as if they were employees of the contractor. The contractor may on reasoned request in writing obtain the replacement of any trainee whose work or conduct is unsatisfactory.
- 18.3. Unless otherwise provided in the contract, allowance for trainees covering notably travel, accommodation and all other expenses incurred by the trainees shall be borne by the contracting authority.
- 18.4. The contractor shall report at quarterly intervals to the contracting authority on the training assignment. Immediately prior to the end of the period of implementation of the tasks, the contractor shall draw up a report on the result of the training and an assessment of the qualifications obtained by the trainees with a view to their future employment. The form of such reports and the procedure for presenting them shall be as laid down in the terms of reference.

PERFORMANCE OF THE CONTRACT

ARTICLE 19. IMPLEMENTATION OF THE TASKS AND DELAYS

- 19.1. The special conditions fix the date on which implementation of the tasks is to commence.
- 19.2. The period of implementation of tasks shall commence on the date fixed in accordance with Article 19.1 and shall be as laid down in the special conditions, without prejudice to extensions of the period which may be granted.
- 19.3. If the contractor fails to perform the services within the period of implementation of the tasks specified in the contract, the contracting authority shall, without formal notice and without prejudice to its other remedies under the contract, be entitled to liquidated damages for every day which shall elapse between the end of the period of implementation of the tasks specified in the contract and the actual date of completion of these tasks.
- 19.4. The daily rate for liquidated damages is calculated by dividing the contract value by the number of days of the period of implementation of the tasks, up to a maximum of 15% of the total value of the contract.

19.5. If the contracting authority has become entitled to claim 15% of the contract value, it may, after giving notice to the contractor:

- (a) terminate the contract, and;
- (b) enter into a contract with a third party to complete the services, at the contractor's cost.

ARTICLE 20. AMENDMENT TO THE CONTRACT

20.1. Any amendment to the contract affecting its object or scope, such as amendment to the total contract amount, replacement of an agreed personnel whose curriculum vitae is part of the contract and change of the period of implementation shall be formalised by means of an addendum. Both parties may request an addendum for amendment to the contract according to the following principles:

- (a) An addendum for amendment may be requested only during the period of execution of the contract;
- (b) Any request for an addendum shall be submitted in writing to the other party at least thirty days before the date on which the intended addendum is required to enter into force. In case of special circumstances duly substantiated by the contractor, the contracting authority may accept a different notice period.

The requested party shall notify the requesting party of its decision concerning the request within 30 days from its receipt. There is no automatic amendment without written confirmation by the requested party.

20.2. Additionally, the project manager has the power to issue administrative orders requesting an amendment to the contract not affecting its object or scope, including on request of the contractor, according to the following principles:

- a) The requested contract amendment may take the form of additions, omissions, substitutions, changes in quality, quantity, specified sequence, method or timetable of implementation of the services;
- b) Prior to the issuance of any administrative order, the project manager shall notify the contractor of the nature and the form of the proposed amendment.

The contractor shall then, without delay, submit to the project manager a written proposal containing:

- (i) all measures required to comply with the requested amendment,
- (ii) an updated timetable for implementation of the tasks, and,
- (iii) if necessary, a proposed financial adjustment to the contract, using the contractual fee rates when the tasks are similar. When the tasks are not similar, the contractual fee rates shall be applied when reasonable.

Following receipt of the contractor's proposal, the project manager shall decide as soon as possible whether or not the amendment shall be carried out.

If the project manager decides that the amendment shall be carried out, it shall notify the contractor through an administrative order stating that the contractor shall carry out the amendment at the prices and under the conditions given in the contractor's proposal or as modified by the project manager in agreement with the contractor.

- c) On receipt of the administrative order, the contractor shall carry out the amendments detailed in that administrative order as if such amendments were stated in the contract.
- d) For fee-based contracts, administrative orders that have an impact on the contractual budget are limited to transfers within the fees, or transfers from the fees to the incidental expenditures, within the limits of Article 20.3.

- e) For global price contracts, administrative orders cannot have an impact on the contractual budget.

- 20.3. No amendment either by means of addendum or through administrative order shall lead to decreasing the amount within the contractual budget allocated to expenditure verification, or change the award conditions prevailing at the time the contract was awarded.
- 20.4. Any amendment carried out by the contractor without an administrative order or without an addendum to the contract is not allowed and made at the contractor's own financial risk.
- 20.5. Where an amendment is required by a default or breach of contract by the contractor, any additional cost attributable to such amendment shall be borne by the contractor.
- 20.6. The contractor shall notify the contracting authority of any change of address and bank account using the form in Annex VI to notify any change in its bank account. The contracting authority shall have the right to oppose the contractor's change of bank account. The contractor shall notify the contracting authority of any change of auditor, which the contracting authority needs to approve.

ARTICLE 21. WORKING HOURS

- 21.1. The days and hours of work of the contractor or the contractor's personnel shall respect the laws, regulations and customs of the country where the services have to be rendered and the requirements of the services.

ARTICLE 22. LEAVE ENTITLEMENT

- 22.1. For fee-based contracts, the annual leave to be taken during the period of implementation of the tasks shall be at a time approved by the project manager.
- 22.2. For fee-based contracts, the fee rates are deemed to take into account the annual leave of up to 2 months for the contractor's personnel during the period of implementation of the tasks. Consequently, days taken as annual leave shall not be considered to be working days.
- 22.3. The contractor shall only be paid for the days actually worked. Any cost related to sick or casual leave shall be covered by the contractor. The contractor shall inform the project manager of any impact of such leave on the period of implementation of the tasks.

ARTICLE 23. INFORMATION

- 23.1. The contractor shall provide any information relating to the services and the project to the project manager, the European Commission, the European Court of Auditors or any person authorised by the contracting authority.
- 23.2. The contractor shall allow the project manager or any person authorised by the contracting authority or the contracting authority itself to inspect or audit the records and accounts relating to the services and to make copies thereof both during and after provision of the services.

ARTICLE 24. RECORDS

- 24.1. The contractor shall keep full accurate and systematic records and accounts in respect of the services in such form and detail as is sufficient to establish accurately that the number of working days and the actual incidental expenditure identified in the contractor's invoice(s) have been duly incurred for the performance of the services.
- 24.2. For fee-based contracts, timesheets recording the days or hours worked by the contractor's personnel shall be maintained by the contractor. The timesheets filled in by

the experts shall be confirmed on a monthly basis by the contractor and shall be approved by the project manager or any person authorised by the contracting authority or the contracting authority itself. The amounts invoiced by the contractor must correspond to these timesheets. Time spent travelling exclusively and necessarily for the purpose of the implementation of the contract, by the most direct route, may be included in the numbers of days or hours, as appropriate, recorded in these timesheets. Travel undertaken by the expert for mobilisation and demobilisation as well as for leave purposes shall not be considered as working days. A minimum of 7 hours worked are deemed to be equivalent to one day worked. For all experts, their time input shall be rounded to the nearest whole number of days worked for the purposes of invoicing.

- 24.3. Any records must be kept for a seven year period after the final payment made under the contract. These documents comprise any documentation concerning income and expenditure and any inventory, necessary for the checking of supporting documents, including timesheets, plane and transport tickets, pay slips for the remuneration paid to the experts and invoices or receipts for incidental expenditure. In case of failure to maintain such records the contracting authority may, without formal notice thereof, apply as of right the sanction for breach of contract provided for in Articles 34 and 36.

ARTICLE 25. VERIFICATIONS, CHECKS AND AUDITS BY EUROPEAN UNION BODIES

- 25.1. The contractor shall allow the European Commission, the European Anti-Fraud Office, the European Public Prosecutor's Office and the European Court of Auditors to verify, by examining the documents and to make copies thereof or by means of on-the-spot checks, including checks of documents (original or copies), the implementation of the contract. In order to carry out these verifications and audits, European Union bodies mentioned above shall be allowed to conduct a full audit, if necessary, on the basis of supporting documents for the accounts, accounting documents and any other document relevant to the financing of the contract. The contractor shall ensure that on-the-spot accesses is available at all reasonable times, notably at the contractor's offices, to its computer data, to its accounting data and to all the information needed to carry out the audits, including information on individual salaries of persons involved in the contract. The contractor shall ensure that the information is readily available at the moment of the audit and, if so requested, that data be handed over in an appropriate form. These inspections may take place up to seven years after the final payment.
- 25.2. Furthermore, the contractor shall allow the European Anti-Fraud Office to carry out checks and verification on the spot in accordance with the procedures set out in the European Union legislation for the protection of the financial interests of the European Union against fraud and other irregularities.
- 25.3. To this end, the contractor undertakes to give appropriate access to staff or agents of the European Commission, of the European Anti-Fraud Office, of the European Public Prosecutor's Office and of the European Court of Auditors to the sites and locations at which the contract is carried out, including its information systems, as well as all documents and databases concerning the technical and financial management of the project and to take all steps to facilitate their work. Access given to agents of the European Commission, European Anti-Fraud Office, the European Public Prosecutor's Office and the European Court of Auditors shall be on the basis of confidentiality with respect to third parties, without prejudice to the obligations of public law to which they are subject. Documents shall be easily accessible and filed so as to facilitate their examination. The contractor shall inform the contracting authority of their precise location.
- 25.4. The contractor guarantees that the rights of the European Commission, of the European Anti-Fraud Office, the European Public Prosecutor's Office and of the European Court of Auditors to carry out audits, checks and verification shall be equally applicable, under the same conditions and according to the same rules as those set out in this Article, to any subcontractor or any other party benefiting from EU budget/EDF funds.

- 25.5. Failure to comply with the obligations set forth in Article 25.1 to 25.4 constitutes a case of serious breach of contract.

ARTICLE 26. INTERIM AND FINAL REPORTS

- 26.1. Unless otherwise provided in the terms of reference, the contractor shall draw up interim reports and a final report during the period of implementation of the tasks. These reports shall consist of a narrative section and a financial section. The format of such reports is as notified to the contractor by the project manager during the period of implementation of the tasks.
- 26.2. All invoices must be accompanied by an interim or final report. All invoices for fee-based contracts must also be accompanied by an up to date financial report and an invoice for the actual costs of the expenditure verification. The structure of the interim or final financial report shall be the same as that of the contractually approved budget (Annex V). This financial report shall indicate, at a minimum, the expenditure of the reporting period, the cumulative expenditure and the balance available.
- 26.3. Immediately prior to the end of the period of implementation of the tasks, the contractor shall draw up a final progress report together which must include, if appropriate, a critical study of any major problems which may have arisen during the performance of the contract.
- 26.4. This final progress report shall be forwarded to the project manager not later than 60 days after the end of the period of implementation of the tasks. Such report shall not bind the contracting authority.
- 26.5. Where the contract is performed in phases, the implementation of each phase shall give rise to the preparation of a final progress report by the contractor.
- 26.6. Interim and final progress reports are covered by the provisions of Article 14.

ARTICLE 27. APPROVAL OF REPORTS AND DOCUMENTS

- 27.1. The approval by the contracting authority of reports and documents drawn up and forwarded by the contractor shall certify that they comply with the terms of the contract.
- 27.2. Where a report or document is approved by the contracting authority subject to amendments to be made by the contractor, the contracting authority shall prescribe a period for making the amendments requested.
- 27.3. Where the final progress report is not approved, the dispute settlement procedure is automatically invoked.
- 27.4. Where the contract is performed in phases, the implementation of each phase shall be subject to the approval, by the contracting authority, of the preceding phase except where the phases are carried out concurrently.
- 27.5. The contracting authority's time limit for accepting reports or documents shall be considered included in the time limit for payments indicated in Article 29, unless otherwise specified in the special conditions.

PAYMENTS & DEBT RECOVERY

ARTICLE 28. EXPENDITURE VERIFICATION

- 28.1. No expenditure verification report is required for global price contracts.
- 28.2. Before payments are made for fee-based contracts, an external auditor must examine and verify the invoices and the financial reports sent by the contractor to the contracting authority. The auditor shall meet the requirements set out in the terms of

reference for expenditure verification and shall be approved by the contracting authority.

28.3. The auditor must satisfy itself that relevant, reliable and sufficient evidence exists that:

- (a) the experts employed by the contractor for the contract have been working as evidenced on the contract (as corroborated by independent, third-party evidence, where available) for the number of days claimed in the contractor's invoices and in the financial reporting spreadsheet submitted with the interim progress reports; and
- (b) the amounts claimed as incidental expenditure have actually and necessarily been incurred by the contractor in accordance with the requirements of the terms of reference of the contract.

On the basis of its verification, the auditor submits to the contractor an expenditure verification report in accordance with the model in Annex VII.

28.4. The contractor grants the auditor all access rights mentioned in Article 25.

28.5. The contracting authority reserves the right to require that the auditor be replaced if considerations, which were unknown when the contract was signed, cast doubt on the auditor's independence or professional standards.

ARTICLE 29. PAYMENT AND INTEREST ON LATE PAYMENT

29.1. Payments will be made in accordance with one of the options below, as identified in the special conditions.

Option 1: Fee-based contract:

The contracting authority will make payments to the contractor in the following manner:

1. A first payment of pre-financing, if requested by the contractor, of an amount up to maximum 20% of the maximum contract value stated in point 2 of the contract, within 30 days of receipt by the contracting authority of an invoice, of the contract signed by both parties, and of a financial guarantee if requested, as defined in Article 30.
2. Six-monthly further interim payments, as indicated in the special conditions, within 60 days of the contracting authority receiving an invoice accompanied by an interim progress report and an expenditure verification report, subject to approval of those reports in accordance with Article 27. Such interim payments shall be of an amount equivalent to the costs incurred on the basis of the expenditure verification reports. When 80 % of the maximum contract value stated in point 2 of the contract has been paid (pre-financing and interim payments) the amounts due to the contractor shall be deducted from the pre-financing payment until it is completely reimbursed before any additional payment is made.
3. The invoices must be paid such that the sum of payments does not exceed 90% of the maximum contract value stated in point 2 of the contract; the 10% being the minimum final payment.
4. The balance of the final value of the contract after verification, subject to the maximum contract value stated in point 2 of the contract, after deduction of the amounts already paid, within 90 days of the contracting authority receiving a final invoice accompanied by the final progress report and a final expenditure verification report, subject to approval of those reports in accordance with Article 27.

Option 2: Global price contract:

If the contract is not divided between different outputs that the contracting authority can approve independently, or has a duration of less than two years, the contracting authority will make payments to the contractor in the following manner:

1. a pre-financing payment if requested by the contractor, of an amount up to 40% of the contract value stated in point 2 of the contract within 30 days of receipt by the contracting authority of an invoice, of the contract signed by both parties, and of a financial guarantee if requested, as defined in Article 30;
2. the balance of the contract value stated in point 2 of the contract within 90 days of the contracting authority receiving a final invoice accompanied by the final progress report, subject to approval of that report in accordance with Article 27.

If the contract has a duration of at least two years and if the budget is divided between different outputs that the contracting authority can approve independently, the contracting authority will make payments to the contractor in the following manner:

1. a pre-financing payment if requested by the contractor, of an amount up to 40% of the contract value stated in point 2 of the contract within 30 days of receipt by the contracting authority of an invoice, of the contract signed by both parties, and of a financial guarantee if requested, as defined in Article 30;
 2. one interim payment at the end of each 12 months of implementation of the contract, of an amount corresponding to the outputs delivered, within 60 days of the contracting authority receiving an invoice accompanied by an interim progress report, subject to approval of this report in accordance with Article 27;
 3. The invoices must be paid such that the sum of payments does not exceed 90% of the maximum contract value stated in point 2 of the contract; the 10% being the minimum final payment.
 4. the balance of the contract value stated in point 2 of the contract within 90 days of the contracting authority receiving a final invoice accompanied by the final progress report, subject to approval of that report in accordance with Article 27.
- 29.2. The date of payment shall be the date on which the paying account is debited. The invoice shall not be admissible if one or more essential requirements are not met. Without prejudice to Article 36.2, the contracting authority may halt the countdown towards this deadline for any part of the invoiced amount disputed by the project manager by notifying the contractor that part of the invoice is inadmissible, either because the amount in question is not due or because the relevant report cannot be approved and the contracting authority thinks it necessary to conduct further checks. In such cases, the contracting authority shall not unreasonably withhold any undisputed part of the invoiced amount but may request clarification, alteration or additional information, which shall be produced within 30 days of the request. The countdown towards the deadline shall resume on the date on which a correctly formulated invoice is received by the contracting authority. If part of the invoice is disputed, the undisputed amount of the invoice shall not be withheld and must be paid according to the payment schedule set in Article 29.1.
- 29.3. Once the deadline referred to above has expired, the contractor - unless it is a government department or public body in an EU Member State - shall, within two months of receiving late payment, receive default interest:
- at the rate applied by the European Central Bank to its main refinancing transactions in euro, as published in the Official Journal of the European Union, C series, where payments are in euro,
 - at the rediscount rate applied by the central bank of the country of the contracting authority if payments are in the currency of that country,

on the first day of the month in which the time-limit expired, plus eight percentage points. The interest be payable for the time elapses between the expiry of the payment deadline (exclusive) and the date on which the contracting authority's account is debited (inclusive).

By way of exception, when the interest calculated in accordance with the first subparagraph is lower than or equal to EUR 200, it shall be paid to the creditor only upon a demand submitted within two months of receiving late payment.

- 29.4. Payments due by the contracting authority shall be made into the bank account mentioned on the financial identification form completed by the contractor. A new financial identification form must be used to report any change of bank account and must be attached to the invoice.
- 29.5. Payments shall be made in euro or in the national currency as specified in the special conditions. The special conditions shall lay down the administrative or technical conditions governing payments of pre-financing, interim and/or final payments made in accordance with the general conditions. Where payment is in Euro, for the purposes of the provision for incidental expenditure, actual expenditure shall be converted into Euro at the rate published on the Infor-Euro on the first working day of the month in which the invoice is dated. Where payment is in the national currency, it shall be converted into the national currency at the rate published on the Infor-Euro on the first working day of the month in which the payment is made.
- 29.6. For fee-based contracts, invoices shall be accompanied by copies of, or extracts from, the corresponding approved timesheets referred to in Article 24.2 to verify the amount invoiced for the time input of the experts. A minimum of 7 hours worked are deemed to be equivalent to one day worked. For all experts, their time input must be rounded to the nearest whole number of days worked for the purposes of invoicing.
- 29.7. Payment of the final balance shall be subject to performance by the contractor of all its obligations relating to the implementation of all phases or parts of the services and to the approval by the contracting authority of the final phase or part of the services. Final payment shall be made only after the final progress report and a final statement, identified as such, shall have been submitted by the contractor and approved as satisfactory by the contracting authority.
- 29.8. The payment obligations of the European Commission under the contract shall cease at most 18 months after the end of the period of implementation of the tasks, unless the contract is terminated in accordance with these general conditions.
- 29.9. Prior to, or instead of, terminating the contract as provided for in Article 36, the contracting authority may suspend payments as a precautionary measure without prior notice. A payment may be suspended for the duration of an audit or an OLAF investigation.
- 29.10. Where the award procedure or the performance of the contract proves to have been subject to breach of obligations, irregularities or fraud attributable to the contractor, the contracting authority may in addition to the possibility to suspend the performance of the contract in accordance with Article 35.2 and terminate the contract as provided for in Article 36, suspend payments and/or recover amounts already paid, in proportion to the seriousness of the breach of obligations, irregularities or fraud. In addition to measures referred above, the contracting authority may reduce the contract value in proportion to the seriousness of the irregularities, fraud or of the breach of obligations, including where the activities concerned were not implemented or were implemented poorly, partially or late. The measures described in this paragraph may equally be adopted by the European Commission in pursuance of its administrative powers under the Financial Regulation (Regulation (EU, Euratom) 2018/1046 of the European Parliament and of the Council of 18 July 2018, OJ-L 193/30.07.2018, p.1).
- 29.11. If the contract is terminated for any reason whatsoever, the guarantee securing the pre-financing may be invoked forthwith in order to repay the balance of the pre-financing still owed by the contractor, and the guarantor shall not delay payment or raise objection for any reason whatever.

ARTICLE 30. FINANCIAL GUARANTEE

- 30.1. Unless otherwise provided for in the special conditions, the contractor shall provide a financial guarantee for the full amount of the pre-financing payment. The financial guarantee shall be in the format provided for in the contract and may be provided in the form of a bank guarantee, a banker's draft, a certified cheque, a bond provided by an insurance and/or bonding company, an irrevocable letter of credit or a cash deposit made with the contracting authority. If the financial guarantee is to be provided in the form of a bank guarantee, a banker's draft, a certified cheque or a bond, it shall be issued by a bank or bonding and/or insurance company approved by the contracting authority. This financial guarantee shall remain valid until it is released by the contracting authority in accordance with Article 30.5 or Article 30.6, as appropriate. Where the contractor is a public body the obligation for a financial guarantee may be waived depending on a risk assessment made.
- 30.2. The financial guarantee shall be provided on the letterhead of the financial institution using the template provided in Annex VI.
- 30.3. During the execution of the contract, if the natural or legal person providing the guarantee (i) is not able or willing to abide by its commitments, (ii) is not authorised to issue guarantees to contracting authorities, or (iii) appears not to be financially reliable, or the financial guarantee ceases to be valid, and the contractor fails to replace it, either a deduction equal to the amount of the pre-financing may be made by the contracting authority from future payments due to the contractor under the contract, or the contracting authority shall give formal notice to the contractor to provide a new guarantee on the same terms as the previous one. Should the contractor fail to provide a new guarantee, the contracting authority may terminate the contract.
- 30.4. If the contract is terminated for any reason whatsoever, the financial guarantee may be invoked forthwith in order to repay any balance still owed to the contracting authority by the contractor, and the guarantor shall not delay payment or raise objection for any reason whatsoever.
- 30.5. For fee-based contracts, the financial guarantee shall be released when the pre-financing is reimbursed in accordance with Article 29.1.
- 30.6. For global price contracts, (i) if the contract is not divided between different outputs that the contracting authority can approve independently, or has a duration of less than two years, the financial guarantee shall remain in force until the final payment has been made, and (ii) if the contract has a duration of at least two years and if the budget is divided between different outputs that the contracting authority can approve independently, the financial guarantee shall be released when the pre-financing is reimbursed in accordance with Article 29.1.

ARTICLE 31. RECOVERY OF DEBTS FROM THE CONTRACTOR

- 31.1. The contractor undertakes to repay any amounts paid in excess of the final amount due to the contracting authority before the deadline indicated in the debit note which is 45 days from the issuing of that note.
- 31.2. Should the contractor fail to make repayment within the above deadline; the contracting authority may (unless the contractor is a government department or public body of an EU Member State) increase the amounts due by adding interest:
- (a) at the rediscount rate applied by the central bank of the country of the contracting authority if payments are in the currency of that country,
 - (b) at the rate applied by the European Central Bank to its main refinancing transactions in euro, as published in the Official Journal of the European Union, C series, where payments are in euro,

on the first day of the month in which the time-limit expired, plus eight percentage points. The default interest shall be incurred over the time which elapses between the date of the payment deadline, and the date on which the payment is actually made. Any partial payments shall first cover the interest thus established.

- 31.3. Amounts to be repaid to the contracting authority may be offset against amounts of any kind due to the contractor. This shall not affect the party's right to agree on payment in installments.
- 31.4. Bank charges arising from the repayment of amounts due to the contracting authority shall be borne entirely by the contractor.
- 31.5. Without prejudice to the prerogative of the contracting authority, if necessary, the European Union may as a donor proceed itself to the recovery by any means.

ARTICLE 32. REVISION OF PRICES

- 32.1. The contract shall be at fixed prices, which shall not be revised.

ARTICLE 33. PAYMENT TO THIRD PARTIES

- 33.1. Orders for payments to third parties may be carried out only after an assignment made in accordance with Article 3. The assignment shall be notified to the contracting authority.
- 33.2. Notification of beneficiaries of the assignment shall be the sole responsibility of the contractor.
- 33.3. In the event of a legally binding attachment of the property of the contractor affecting payments due to it under the contract and without prejudice to the time limit laid down in Article 29, the contracting authority shall have 30 days, starting from the day when it receives notification of the definitive lifting of the obstacle to payment, to resume payments to the contractor.

BREACH OF CONTRACT, SUSPENSION AND TERMINATION

ARTICLE 34. BREACH OF CONTRACT

- 34.1. Either party commits a breach of contract where it fails to perform its obligations in accordance with the provisions of the contract.
- 34.2. Where a breach of contract occurs, the party injured by the breach is entitled to the following remedies:
 - a) damages; and/or
 - b) termination of the contract.
- 34.3. Damages may be either:
 - a) general damages; or
 - b) liquidated damages.
- 34.4. Should the contractor fail to perform any of its obligations in accordance with the provisions of the contract, the contracting authority is without prejudice to its right under article 34.2, also entitled to the following remedies:
 - a) suspension of payments; and/or
 - b) reduction or recovery of payments in proportion to the failure's extent.
- 34.5. Where the contracting authority is entitled to damages, it may deduct such damages from any sums due to the contractor or call on the appropriate guarantee.

- 34.6. The contracting authority shall be entitled to compensation for any damage which comes to light after the contract is completed in accordance with the law governing the contract.

ARTICLE 35. SUSPENSION OF THE CONTRACT

- 35.1. The contractor shall, on the order of the contracting authority, suspend the execution of the contract or any part thereof for such time or times and in such manner as the contracting authority may consider necessary. The suspension shall take effect on the day the contractor receives the order or at a later date when the order so provides.
- 35.2. Suspension of the contract in the event of presumed breach of obligations or irregularities or fraud: The contract may be suspended in order to verify whether presumed breach of obligations or irregularities or fraud occurred during the award procedure or the performance of the contract. If these are not confirmed, performance of the contract shall resume as soon as possible.
- 35.3. During the period of suspension, the contractor shall take such protective measures as may be necessary.
- 35.4. Additional expenses incurred in connection with such protective measures may be added to the contract price, unless:
- a) otherwise provided for in the contract; or
 - b) such suspension is necessary by reason of some breach or default of the contractor; or
 - c) the presumed breach of obligations or irregularities or fraud mentioned in article 35.2 are confirmed and attributable to the contractor.
- 35.5. The contractor shall only be entitled to such additions to the contract price if it notifies the project manager, within 30 days after receipt of the order to suspend execution of the contract, of its intention to claim them.
- 35.6. The contracting authority, after consulting the contractor, shall determine such additions to the contract price and/or extension of the period of performance to be granted to the contractor in respect of such claim as shall, in the opinion of the contracting authority be fair and reasonable.
- 35.7. The contracting authority shall, as soon as possible, order the contractor to resume the contract suspended or inform the contractor that it terminates the contract. If the period of suspension exceeds 90 days and the suspension is not due to the contractor's breach or default, the contractor may, by notice to the contracting authority, request to proceed with the contract within 30 days, or terminate the contract.

ARTICLE 36. TERMINATION BY THE CONTRACTING AUTHORITY

- 36.1. The contracting authority may, at any time and with immediate effect, subject to Article 36.8, terminate the contract, except as provided for under Article 36.2.
- 36.2. Subject to any other provision of these general conditions the contracting authority may, by giving seven days' notice to the contractor, terminate the contract in any of the following cases where:
- (a) the contractor is in serious breach of contract for failure to perform its contractual obligations;
 - (b) the contractor fails to comply within a reasonable time with the notice given by the project manager requiring it to make good the neglect or failure to perform its obligations under the contract which seriously affects the proper and timely performance of the services;
 - (c) the contractor refuses or neglects to carry out any administrative orders given by the project manager;
 - (d) the contractor assigns the contract or subcontracts without the authorisation of the contracting authority;

- (e) the contractor is bankrupt, subject to insolvency or winding up procedures, is having its assets administered by a liquidator or by the courts, has entered into an arrangement with creditors, has suspended business activities, or is in any analogous situation arising from a similar procedure provided for under any national law or regulations relevant to that contractor;
- (f) any organisational modification occurs involving a change in the legal personality, nature or control of the contractor, unless such modification is recorded in an addendum to the contract;
- (g) any other legal disability hindering performance of the contract occurs;
- (h) the contractor fails to provide the required guarantees or insurance, or the person providing the earlier guarantee or insurance is not able to abide by its commitments;
- (i) the contractor has been guilty of grave professional misconduct or has committed an irregularity proven by any means which the contracting authority can justify, within the meaning of Article 10.1(a) (b);
- (j) it has been established by a final judgment or a final administrative decision or by proof in possession of the contracting authority that the contractor has been guilty of fraud, corruption, involvement in a criminal organisation, money laundering or terrorist financing, terrorist related offences, child labour or other forms of trafficking in human beings, circumventing fiscal, social or any other applicable legal obligations, including through the creation of an entity for this purpose.
- (k) the contractor, in the performance of another contract financed by the EU budget/EDF funds, has been declared to be in serious breach of contract, which has led to its early termination or the application of liquidated damages or other contractual penalties or which has been discovered following checks, audits or investigations by the European Commission, the contracting authority, OLAF or the Court of Auditors;
- (l) after the award of the contract, the award procedure or the performance of the contract proves to have been subject to breach of obligations, irregularities or fraud;
- (m) the award procedure or the performance of another contract financed by the EU budget/EDF funds proves to have been subject to breach of obligations, irregularities or fraud which are likely to affect the performance of the present contract;
- (n) the contractor fails to perform its obligation in accordance with Article 8 and Article 9;
- (o) the contractor is unable to provide a suitable replacement to an expert, the absence of which affects the proper performance of the contract.
- (p) the contractor is in breach of the data protection obligations resulting from Article 42 of these general conditions.

The cases of termination under points (e), (i), (j), (l), (m) and (n) may refer also to persons who are members of the administrative, management or supervisory body of the contractor and/or to persons having powers of representation, decision or control with regard to the contractor.

The cases of termination under points (a), (e), (f), (g), (i), (j), (k), (l), (m) and (n) may refer also to persons jointly and severally liable for the performance of the contract.

The cases under points (e), (i), (j), (k), (l), (m), (n) and (p) may refer also to subcontractors.

36.3. Termination shall be without prejudice to any other rights or powers under the contract of the contracting authority and the contractor. The contracting authority may, thereafter, complete the services itself, or conclude any other contract with a third party, at the contractor's own expense. The contractor's liability for delay in completion shall immediately cease when the contracting authority terminates the contract without prejudice to any liability thereunder that may already have arisen.

36.4. Upon termination of the contract or when it has received notice thereof, the contractor shall take immediate steps to bring the services to a close in a prompt and orderly manner and to reduce expenditure to a minimum.

- 36.5. The project manager shall, as soon as possible after termination, certify the value of the services and all sums due to the contractor as at the date of termination.
- 36.6. The contracting authority shall not be obliged to make any further payments to the contractor until the services are completed. After the services are completed, the contracting authority shall recover from the contractor the extra costs, if any, of completing the services, or shall pay any balance still due to the contractor.
- 36.7. If the contracting authority terminates the contract pursuant to Article 36.2, it shall, in addition to the extra costs for completion of the contract and without prejudice to its other remedies under the contract, be entitled to recover from the contractor any loss it has suffered up to the value of the services which have not been satisfactorily completed unless otherwise provided for in the special conditions.
- 36.8. Where the termination is not due to an act or omission of the contractor, force majeure or other circumstances beyond the control of the contracting authority, the contractor shall be entitled to claim in addition to sums owed to it for work already performed, an indemnity for loss suffered.
- 36.9. This contract shall be automatically terminated if it has not given rise to any payment in the two years following its signing by both parties.

ARTICLE 37. TERMINATION BY THE CONTRACTOR

- 37.1. The contractor may, after giving 14 days' notice to the contracting authority, terminate the contract if the contracting authority:
- a) fails for more than 120 days to pay the contractor the amounts due after the expiry of the time limit stated in Article 29; or
 - b) consistently fails to meet its obligations after repeated reminders; or
 - c) suspends the progress of the services or any part thereof for more than 90 days for reasons not specified in the contract, or not attributable to the contractor's breach or default.
- 37.2. Such termination shall be without prejudice to any other rights of the contracting authority or the contractor acquired under the contract.
- 37.3. In the event of such termination, the contracting authority shall pay the contractor for any loss or damage the contractor may have suffered. Such additional payment must not be such that the total payments exceed the amount specified in Article 2 of the contract.

ARTICLE 38. FORCE MAJEURE

- 38.1. Neither party shall be considered to be in default or in breach of its obligations under the contract if the performance of such obligations is prevented by any circumstances of *force majeure*, which arise after the date of notification of award or the date when the contract becomes effective.
- 38.2. The term *force majeure*, as used herein covers any unforeseeable events, not within the control of either party and which by the exercise of due diligence neither party is able to overcome such as acts of God, strikes, lock-outs or other industrial disturbances, acts of the public enemy, wars whether declared or not, blockades, insurrection, riots, epidemics, landslides, earthquakes, storms, lightning, floods, washouts, civil disturbances, explosions, ... A decision of the European Union to suspend the cooperation with the partner country is considered to be a case of force majeure when it implies suspension of funding the contract.
- 38.3. Notwithstanding the provisions of Article 19 and Article 36, the contractor shall not be liable for liquidated damages or termination for breach or default if, and to the extent that, its delay in performance or other failure to perform its obligations under the contract is the result of an event of *force majeure*. The contracting authority shall similarly not be liable, notwithstanding the provisions of Article 29 and Article 37, for payment of interest on delayed payments, for non-performance or for termination by the

contractor for breach or default, if, and to the extent that, the contracting authority's delay or other failure to perform its obligations is the result of *force majeure*.

- 38.4. If either party considers that any circumstances of force majeure have occurred which may affect performance of its obligations it shall promptly notify the other party and the project manager giving details of the nature, the probable duration and the likely effect of the circumstances. Unless otherwise directed by the project manager in writing, the contractor shall continue to perform its obligations under the contract as far as is reasonably practicable, and shall seek all reasonable alternative means for performance of its obligations, which are not prevented by the force majeure event. The contractor shall not put into effect such alternative means unless directed so to do by the project manager.
- 38.5. For a fee-based contract, if the contractor incurs additional costs in complying with the project manager's directions or using alternative means under Article 38.4 the amount thereof shall be certified by the project manager.
- 38.6. If circumstances of *force majeure* have occurred and continue for a period of 180 days then, notwithstanding any extension of time for completion of the contract that the contractor may by reason thereof have been granted, either party shall be entitled to serve upon the other 30 days' notice to terminate the contract. If at the expiry of the period of 30 days the situation of *force majeure* persists, the contract shall be terminated and, in consequence, thereof under the law governing the contract, the parties shall be released from further performance of the contract.

ARTICLE 39. DECEASE

- 39.1. If the contractor is a natural person, the contract shall be automatically terminated if that person dies. However, the contracting authority shall examine any proposal made by its heirs or beneficiaries if they have notified their wish to continue the contract.
- 39.2. Where the contractor consists of a number of natural persons and one or more of them die, a report shall be agreed between the parties on the progress of the contract and the contracting authority shall decide whether to terminate or continue the contract in accordance with the undertaking given by the survivors and by the heirs or beneficiaries, as the case may be.
- 39.3. In the cases provided for in Articles 39.1 and 39.2, persons offering to continue to implement the contract shall notify the contracting authority thereof within 15 days of the date of decease. The decision of the contracting authority shall be notified to those concerned within 30 days of receipt of such a proposal
- 39.4. Such persons shall be jointly and severally liable for the proper implementation of the contract to the same extent as the deceased contractor. Continuation of the contract shall be subject to the rules relating to establishment of any guarantee provided for in the contract.

SETTLEMENT OF DISPUTES AND APPLICABLE LAW

ARTICLE 40. SETTLEMENT OF DISPUTES

- 40.1. The parties shall make every effort to settle amicably any dispute relating to the contract, which may arise between them.
- 40.2. Once a dispute has arisen, a party shall notify the other party of the dispute, stating its position on the dispute and requesting an amicable settlement. The other party shall respond to this request for amicable settlement within 30 days, stating its position on the dispute. Unless the parties agree otherwise, the maximum time period laid down for reaching an amicable settlement shall be 120 days from the date of the notification requesting such a procedure. Should a party not agree to the other party's request for

amicable settlement, should a party not respond in time to that request or should no amicable settlement be reached within the maximum time period, the amicable settlement procedure is considered to have failed.

40.3. In the absence of an amicable settlement, a party may notify the other party requesting a settlement through conciliation by a third person. If the European Commission is not a party to the contract, it may accept to intervene as conciliator. The other party shall respond to the request for conciliation within 30 days. Unless the parties agree otherwise, the maximum time period laid down for reaching a settlement through conciliation shall be 120 days from the notification requesting such a procedure. Should a party not agree to the other party's request for conciliation, should a party not respond in time to that request or should no settlement be reached within the maximum time period, the conciliation procedure is considered to have failed.

40.4. If the amicable settlement procedure and, if so requested, the conciliation procedure fails, each party may refer the dispute to either the decision of a national jurisdiction or arbitration, as specified in the special conditions.

ARTICLE 41. APPLICABLE LAW

41.1. This contract shall be governed by the law of the country of the contracting authority or, where the contracting authority is the European Commission, by the applicable European Union law complemented where necessary by the law of Belgium.

DATA PROTECTION

ARTICLE 42. DATA PROTECTION

42.1. Processing of personal data by the contracting authority

Any personal data included in or relating to the contract, including its implementation, shall be processed in accordance with Regulation (EU) 2018/1725. Such data shall be processed solely for the purposes of the implementation, management and monitoring of the contract by the data controller.

The contractor or any other person whose personal data is processed by the data controller in relation to this contract has specific rights as a data subject under Chapter III (Articles 14-25) of Regulation (EU) 2018/1725, in particular the right to access, rectify or erase their personal data and the right to restrict the processing of their personal data or, where applicable, the right to object to processing or the right to data portability.

Should the contractor or any other person whose personal data is processed in relation to this contract have any queries concerning the processing of its personal data, it shall address itself to the data controller. They may also address themselves to the Data Protection Officer of the data controller. They have the right to lodge a complaint at any time to the European Data Protection Supervisor.

Details concerning the processing of personal data are available in the data protection notice referred to in the special conditions.

42.2. Processing of personal data by the contractor

The processing of personal data by the contractor shall meet the requirements of the general conditions and be processed solely for the purposes set out by the controller.

The contractor shall assist the controller for the fulfilment of the controller's obligation to respond to requests for exercising rights of person whose personal data is processed in relation to

this contract as laid down in Chapter III (Articles 14-25) of Regulation (EU) 2018/1725. The contractor shall inform without delay the controller about such requests.

The contractor may act only on documented written instructions and under the supervision of the controller, in particular with regard to the purposes of the processing, the categories of data that may be processed, the recipients of the data and the means by which the data subject may exercise its rights.

The contractor shall grant personnel access to the data to the extent strictly necessary for the implementation, management and monitoring of the contract. The contractor must ensure that personnel authorised to process personal data has committed itself to confidentiality or is under appropriate statutory obligation of confidentiality in accordance with the provisions of Article 7.6 of these general conditions.

The contractor shall adopt appropriate technical and organisational security measures, giving due regard to the risks inherent in the processing and to the nature, scope, context and purposes of processing, in order to ensure, in particular, as appropriate:

- (a) the pseudonymisation and encryption of personal data;
- (b) the ability to ensure the ongoing confidentiality, integrity, availability and resilience of processing systems and services;
- (c) the ability to restore the availability and access to personal data in a timely manner in the event of a physical or technical incident;
- (d) a process for regularly testing, assessing and evaluating the effectiveness of technical and organisational measures for ensuring the security of the processing;
- (e) measures to protect personal data from accidental or unlawful destruction, loss, alteration, unauthorised disclosure of or access to personal data transmitted, stored or otherwise processed.

The contractor shall notify relevant personal data breaches to the controller without undue delay and at the latest within 48 hours after the contractor becomes aware of the breach. In such cases, the contractor shall provide the controller with at least the following information:

- (a) nature of the personal data breach including where possible, the categories and approximate number of data subjects concerned and the categories and approximate number of personal data records concerned;
- (b) likely consequences of the breach;
- (c) measures taken or proposed to be taken to address the breach, including, where appropriate, measures to mitigate its possible adverse effects.

The contractor shall immediately inform the data controller if, in its opinion, an instruction infringes Regulation (EU) 2018/1725, Regulation (EU) 2016/679, or other Union or Member State or third country applicable data protection provisions as referred to in the tender specifications.

The contractor shall assist the controller for the fulfilment of its obligations pursuant to Article 33 to 41 under Regulation (EU) 2018/1725 to:

- (a) ensure compliance with its data protection obligations regarding the security of the processing, and the confidentiality of electronic communications and directories of users;
- (b) notify a personal data breach to the European Data Protection Supervisor;
- (c) communicate a personal data breach without undue delay to the data subject, where applicable;
- (d) carry out data protection impact assessments and prior consultations as necessary.

The contractor shall maintain a record of all data processing operations carried on behalf of the controller, transfers of personal data, security breaches, responses to requests for exercising rights of people whose personal data is processed and requests for access to personal data by third parties.

The contracting authority is subject to Protocol 7 of the Treaty on the Functioning of the European Union on the privileges and immunities of the European Union, particularly as regards the inviolability of archives (including the physical location of data and services) and data security, which includes personal data held on behalf of the contracting authority in the premises of the contractor or subcontractor.

The contractor shall notify the contracting authority without delay of any legally binding request for disclosure of the personal data processed on behalf of the contracting authority made by any national public authority, including an authority from a third country. The contractor may not give such access without the prior written authorisation of the contracting authority.

The duration of processing of personal data by the contractor will not exceed the period referred to in Article 7.9 of these general conditions. Upon expiry of this period, the contractor shall, at the choice of the controller, return, without any undue delay in a commonly agreed format, all personal data processed on behalf of the controller and the copies thereof or shall effectively delete all personal data unless Union or national law requires a longer storage of personal data.

For the purpose of Article 4 of these general conditions, if part or all of the processing of personal data is subcontracted to a third party, the contractor shall pass on the obligations referred to in the present article in writing to those parties, including subcontractors. At the request of the contracting authority, the contractor shall provide a document providing evidence of this commitment.

* * *

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1. BACKGROUND INFORMATION

1.1. Partner country

Sudan

1.2. Contracting authority

Italian Agency for Cooperation Development (AICS Khartoum Office)

1.3. Country background

The Republic of Sudan, the third largest African country – after Algeria and DRC – with an area of 1,882 million km, is a multiracial, multicultural country of 18 regions and more than 180 locations. The population reaches 47.9¹ million inhabitants, of which about 70% live in rural areas, and 8% are nomads. There are around 3.2² million IDPs, and refugees from surrounding countries are around 1.14 million³. The population is growing fast (the growth rate is 2.55% and the fertility rate is 5.2), and families comprise 5 to 6 members. About 46.5%⁴ of the population lives below the poverty line, earning less than \$ 1 a day. The disparities between rural, semi-rural and urban areas are evident, with a poverty rate of 67.4% in semi-rural areas and 64.8% in rural areas, decreasing in urban areas.

After a 30-year-long autocratic regime by former Sudan President Omar al-Bashir, in 2019, Sudanese people took to the streets demanding the military to hand over the power to civilians. Since 2019, Sudan has witnessed a long series of destabilising events. The revolution in 2019 with the related transitional civilian-military rule, the military coup in 2021 and continuous street protests characterised by violent repression from the military threw the Country into a deeper dramatic socio-political and economic crisis. As a legacy of the past three years, the country is nowadays experiencing unprecedented hyperinflation (year-over-year inflation in 2022 of around 258%), which has resulted in a series of immediate direct/indirect consequences. In addition to a striking decline in the purchasing power of the Sudanese population, it is worth mentioning the increase in the price of a number of essential goods such as wheat, sorghum and goat meat.

Sudan's economy is mostly centred on agriculture and livestock, which account for 30% of the GDP. Historically, the country's GDP growth has been driven primarily by its oil production; its economy has been heavily dependent on oil production and foreign direct investment inflows. Since the secession of South Sudan in 2011, the country has struggled to stabilise its economy and compensate for the loss of foreign-exchange earnings from its oil. Lack of necessary infrastructure, ongoing internal conflicts and dependence on subsistence agriculture by a large part of the population hold nearly half of the community at or below the poverty line before COVID-19⁵.

Real GDP continued to decline, driven by contractions in the services sector and investment in real estate and business services. Agriculture, which accounts for 32% of GDP, also sank due to input shortages⁶.

¹ 2022 est. Data source: <https://www.cia.gov/the-world-factbook/countries/sudan/#people-and-society>

² 2021 est. Data source: <https://www.internal-displacement.org/countries/sudan>

³ 2022 est. Data source: <https://data.unhcr.org/en/country/sdn>

⁴ 2014 est. Data source: <https://www.cia.gov/the-world-factbook/countries/sudan/#people-and-society>

⁵ Sudan: Poverty Assessment Update, 2019

⁶ African Development Bank, "Sudan," Country Profile, March 30, 2020.



A weak market climate where political instability is prevalent hindered private investment and dampened confidence in construction and manufacturing productivity.

Sudan is in fact, in debt distress, reducing its borrowing capacity or mobilising domestic capital. The primary internal challenges include structural vulnerabilities, unemployment, external debt, climate change and low labour and capital productivity. Also, low productivity growth in manufacturing and agriculture due to inadequate infrastructure, power shortages, and an unfavourable macroeconomic environment is limiting. The private sector is constrained by limited access to finance, a low-skilled labour force, and an inadequate legal and regulatory framework.

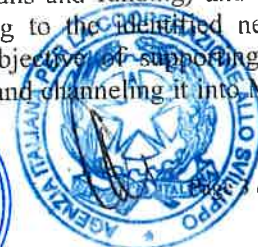
1.4. Current situation in the sector

Women empowerment is strongly linked with entrepreneurship enhancement, access to finance and with the use of tailored financial and non-financial products needed for boosting economic growth and poverty reduction. The most relevant gender barriers to women's financial inclusion are mainly lack of formal identification, poor mobility due to isolation of some areas jointly with and shortage of means of transportation, assets and collaterals deficiency, lack of bargaining power, low financial literacy skills. On the offer side, the main barriers are mainly related to inadequate offer, scarcity of distribution channels, and dedicated policies. Within this framework savings represent an asset for facing shocks and/or avoiding income reduction, as well as for investments, educational, health or consumption purposes according to women's needs. Improving women's financial capabilities and increasing their access to finance are important steps for improving women empowerment.

In order to improve women's role in society it is crucial to grant them access to finance. This task is even more challenging in the Sudanese environment, where the financial inclusion sector still lacks coordination, financial and capacity-building support. The adult population has a very low level of access to finance (in 2014, only 15.3% of the adults – and only 9.9% of the women – had a financial account at a formal financial institution, according to the last available data from the World Bank) and the widespread savings culture is mainly linked to informal and traditional schemes (e.g. sunduq, saving groups and livestock). A minor part of the adult population saved at a financial institution (9% in urban areas vs. 6% in rural areas). Borrowing purposes for starting or expanding a farm or a business is limited (from 4% for the poorest to 9% for the richest) ; moreover, 22% of the male and 18% of the female population borrowed for medical purposes.

The main regulation authority is the Central Bank of Sudan (CBOS), which oversees the financial sector operating under the Islamic finance method. The financial market in the country is mainly served by 37 banks (four state-owned) requested by the current banking regulations to allocate a minimum of 12% of their portfolio to microfinance products. The microfinance sector in Sudan is relatively young, it emerged in the mid-1990 and is characterised by 45 Microfinance Institutions (MFIs) working in the different Sudanese States – although most of the MFIs are mainly concentrated in Khartoum State – and serving a small portion of the population.

Before the recent putsch, of which the consequences are still not clear, Microfinance has been one of the key pillars of the CBOS recent policy promoting Financial Inclusion in Sudan. Given the high potential of this tool for promoting social development and poverty reduction, a great investment should be made to reinforce the sector according to best practices and untapped potential within the Country. Nowadays, it is still challenging for MFIs to be financed by the banks given their low capitalization level coupled with the high-risk profile of the most vulnerable clients. A Sudanese Microfinance Apex institution, founded in 2008 and owned by the Central Bank of Sudan (CBOS, 99%) and by the Ministry of Finance and Economic Planning (1%, MOFEP) provides financial (loans and funding) and non-financial (training) support to microfinance service providers, according to the identified needs. Moreover, a Governmental Microfinance Guarantee Agency has the objective of supporting the microfinance sector by seizing microfinance funds not used by the Banks and channeling it into MFIs jointly with a guarantee scheme.



1.5. Related programmes and other donor activities

AICS Khartoum works in a broader ecosystem where different initiatives and programs are in place by different international Agencies to fill the gender inequality gap and to enhance women's economic empowerment:

- UN Women promotes i) programs that facilitate the participation of women in decision-making at all levels, ii) programs that fight against GBV and support survivors women, iii) programs that foster the adoption of national and local initiatives adopting strategies for fighting gender inequality;
- European Union (EU) focuses on vulnerable populations, agriculture and economic empowerment. The present initiative will be framed in this context and will liaise and collaborate in the best and most effective way with the ongoing programs/projects.

2. OBJECTIVES & EXPECTED OUTPUTS

2.1. Overall objective

The AICS (Italian Agency for Development Cooperation) WE-RISE! Project intends to engage a financial and non-financial service provider with the **general objective** of improving the access of women, youth and people living in vulnerable situations to a more inclusive market system in Khartoum and Kassala states.

The Project, jointly implemented by AICS and UN Women, is part of the special allocation 2019-2020 channelled under the European Union Emergency Trust Fund for stability and addressing root causes of irregular migration and displaced persons in Africa (EUTF) to support the democratic transition in Sudan. The Target States of WE-RISE! are Khartoum, Kassala, Gedaref and Red Sea State.

2.2. Specific objective(s)

Support start-ups and MSMEs run by women, youth and people living in vulnerable situations with financial and non-financial services in Khartoum and Kassala State is the specific objective of this Assignment.

The service provider is asked to pursue the specific objective through the design of an innovative model that supports MSMEs and start-ups with an integrated cycle of financial and non-financial services.

2.3. Expected outputs to be achieved by the Service Provider

The expected outputs of this contract are as follows:

1. Two cycles/programs of business support services for MSMEs and start-ups are designed and implemented in Khartoum and Kassala States
2. Access to a portfolio of blended-finance services (grants, loans, private investments) for MSMEs and start-ups is ensured.



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3. ASSUMPTIONS & RISKS

3.1. Assumptions underlying the project

The scope of the contract and its realisation is based on the following assumptions:

- Continued interest of the stakeholders facilitating an enabling environment for the implementation of the project.
- Coordination among the different ongoing initiatives on women empowerment funded by AICS
- The initiatives are promoted, and supported by international, national, and regional institutions in Sudan (cooperation agencies, UN Agencies, and other relevant stakeholders).
- Target groups and community leaders are willing and able to participate in the implemented initiatives.
- Creation of a more inclusive financial ecosystem ready to support the strengthening of the market and the possibility for economic activities to grow and consolidate, through better access to financial services.
- Cultural, religious and gender differences and barriers can be mitigated.
- Despite the economic crisis and high inflation, there are still ways to design responsible financial products that support sustainable business ventures.

All potential external impacts on the assumptions could determine a change in the project's overall outcome, and it should be taken into consideration by the Service Provider while formulating its offer.

3.2. Risks

Considering the context described in chapter 1, the project will be exposed to different potential risks, such as:

- Limitation of autonomy and mobility for women because of restrictive socio-cultural norms and traditions.
- Government instability due to recent events and difficulties in restoring a strong political regime.
- Changes in the political environment determine a change in the capacity and wiliness of the different stakeholders to continue the program.
- Spread of Covid-19 pandemic causing lockdowns and/or travel restrictions within countries and increase in infection rates.
- Markets may not be women-friendly, not considering women's needs, roles, workloads, and distances from their homes.
- Implementation is delayed or prevented due to conflict, and the security situation does not allow staff to visit project areas.
- The mobility of foreign consultants is overall limited due to delays in obtaining business visas for Sudan, and internal travel permits for the states.
- Internet and electricity are cut by the Government all over Sudan.

The Service Provider, in its proposal, should present a specific mitigation approach for those risks.



QUB



4. SCOPE OF THE WORK

4.1. General: description of the assignment

4.1.1. Entrepreneurship in Sudan

The World Bank's Doing Business reports ranked Sudan at the bottom of the listed countries (171 out of 190) and entrepreneurial activities are low compared to other countries in the region. Even so, the Global Entrepreneurship Monitor (GEM 2018), indicates that 53.6% of the population consider it is easy to start a new business in Sudan, and 79.4% consider that starting a new business is a desirable career choice. The 2018 GEM⁷ results of Sudan's adult population survey showed a relatively high level of involvement in entrepreneurial activities. At the time of the survey, 69.1% of the interviewed manifested the intention to start up a new business activity in the next three years, 10.3% were starting up a new business not older than three months, and 12.6% were consolidating a business older than three months but established less than 42 months ago. As of July 2018, 22.1% of Sudan's adult population was involved in early-stage entrepreneurial activity.

Among the main constraints mentioned for business discontinuation⁸ of entrepreneurial firms, **the limitation of financial resources represents the main reason that forces entrepreneurs to seize opportunities, start new businesses and manage them successfully.** On the other side, liquidity constraints, lack of collateral and track records prevent entrepreneurs from accessing formal financial services. This combination contributes to the bad results for Sudan in the global ranking of the World Bank Doing Business, which classifies the country at 176 (out of 190) for the category of "getting a credit".

Historically, many entrepreneurs were involved at the micro-level of home-based production (especially among women) and micro enterprises. It has been well observed that many micro and small enterprises (MSEs) have been operated driven by necessity⁹. The results highlight a **gender disparity, where men appear to be more involved in early-stage entrepreneurial activity than women:** the percentage of male nascent entrepreneurs is 12.2% compared to 9.8% of female nascent entrepreneurs.

In addition to being mainly made up of small and medium-sized enterprises, the Sudanese business landscape is characterised by fairly high percentages of business discontinuation (17.3%) and a low rate of established businesses (10.2%). While these data are balanced by a very high proportion of recently created businesses (22.9%) that could reflect a good propensity toward innovation and renovation, it is more likely that high volatility depends on the low-quality and insufficient modernisation of the businesses that, once established, are unable to compete and survive in the market for long¹⁰.

4.1.2 Focus on Khartoum State

Khartoum shows the highest rates (over 70%) of the adult population aged 18-64 who are potential entrepreneurs planning to start a business by themselves or with others within the next three years. Nascent and new activities (between 0 and 42 months in the market) represent 21,40% of the business activities, which is relatively low compared to other States: the low level of engagement in new businesses could be explained by the higher level of engagement in formal paid jobs in governmental and administrative jobs more than self-employment and entrepreneurship. Nevertheless, Khartoum State shows a good percentage (69,5%) of nascent and new entrepreneurial activities as "opportunity-driven". As proof of a more vibrant business environment, the city started hosting a few incubators and accelerators that, if properly supported, could be attractive to modern and new entrepreneurial firms.

The Global Entrepreneurship Monitor (GEM) is the world's largest longitudinal study focusing on entrepreneurship practice and entrepreneurial activity. In 2018, 54 countries participated in GEM, Sudan amongst them, conducting the specific Adult Population Survey (APS) which is a highly standardized process using GEM defined questions and survey methods to ensure consistency and comparability between the results of the different participating countries

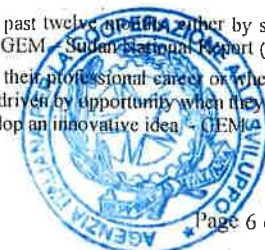
⁸ The percentage of the adult population aged 18-64 years that have discontinued a business in the past twelve months either by selling, shutting down, or otherwise discontinuing an owner/management relationship with the business - GEM - Sudan National Report (2018).

⁹ Potential entrepreneurs are driven by necessity when they have no better choice of work to develop their professional career or when they need to survive by creating their own job activity. By contrast, nascent and new entrepreneurs are driven by opportunity when they detect a niche in the market, when they have and develop an original idea, or when they are able to develop an innovative idea - GEM - Sudan National Report (2018).

¹⁰ GEM - Sudan National Report (2018) P.62

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4.1.3 Focus on Kassala State

During the last decades, inter-tribal conflict, flooding, drought, disease outbreaks and economic inflation exacerbated socio-political instability and worsened the economic crisis in Kassala. These factors also impacted the entrepreneurial sector, which the economic and political situation has negatively influenced. The 2018 GEM¹¹ results, disaggregated per State, highlighted the least percentage (just over 40%) of interviewed planning to start a business alone or with others within the next three years in Kassala. This state is also among the ones in Sudan, where the lowest rates of new business activities are observed. Even so, Kassala State shows good levels of opportunity-driven entrepreneurship (66.7%), in a general Sudanese context where potential entrepreneurs are, in most cases, driven by necessity.

4.2. Geographical area to be covered

The assignment will cover Khartoum and Kassala States.

4.2.1. Target groups

The Assignment will have an impact on three categories of beneficiaries:

Women: as women entrepreneurs remain largely under-represented¹², improving the number and the capacity of female-owned businesses could represent a key driver for job creation and economic growth.

Youth: the assignment encourages the creation of employment and engagement opportunities for young people in a country with 61.5% of the population under the age of 25 and with a rate of youth unemployment in urban areas at almost 40%¹³.

People with vulnerabilities: the assignment aims at social inclusion by targeting also IDPs, refugees, people with disabilities and others that are particularly vulnerable to economic exploitation by increasing quality employment opportunities.

The Impact of this TA Assignment will be specifically monitored through the following WE-RISE! Indicators:

WE-RISE! LOGFRAME and M&E INDICATORS	TARGET
Direct Beneficiaries Reached ¹⁴	300
Direct Beneficiaries reached with financial services ¹⁵	100
Indirect Beneficiaries reached ¹⁶	1000

¹¹ GEM – Sudan National Report (2018)

¹² Data from the Enterprise Survey conducted in Sudan in 2014 show that only 3 percent of firms have a woman as the top manager compared to the average of 15 percent in Sub-Saharan Africa. Female participation in firm ownership in Sudan is 8 percent, which is substantially lower than the Sub-Saharan Africa average of 36 percent. (The World Bank: TOWARDS A MORE INCLUSIVE ECONOMY – Understanding the barriers Sudanese women and youth face in accessing employment opportunities).

¹³ World Bank (2019) Poverty and Inequality in Sudan 2009-2014.

¹⁴ Women and youth entrepreneurs.

¹⁵ Women and youth entrepreneurs.

¹⁶ Family members of entrepreneurs.



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Furthermore, the Contracting Authority will positively evaluate proposals that will have a direct impact in terms in terms of existing jobs, generated revenues, and customers served.

4.3. Specific work

The data mentioned above furthermore emphasize the need for tailored interventions aiming at encouraging self-employment, fostering job opportunities and improving the quality and competitiveness of the business sector in Sudan.

More in detail, context data highlight how starting up new businesses is still a desirable choice for many Sudanese, even if they are driven by necessity and lack of other job opportunities. At the same time, the local entrepreneurial fabric consists of the most of MSMEs that struggle to consolidate their activities.

Low access to financial and non-financial services furtherly limits the possibility for start-ups and MSMEs to set up and survive in a general economic environment that already hinders their operational capability and potential to grow and expand.

Nevertheless, another limit to business continuation is constituted by the low performances of the established business which does not make them competitive in the market and therefore affects their chances of consolidation and survival.

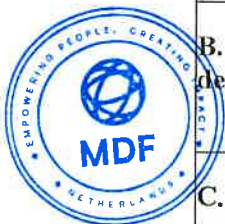
Based on these premises and in the light of WE-RISE! Project aims and objectives, the MF team proposes a specific intervention aiming at supporting already established MSMEs and start-ups in Khartoum and Kassala states through business development services and incubation programs.

The impact of such an initiative will be monitored by both the service provider and the AICS WE-RISE! M&E Unit.

The Assignment will be developed over **four Phases**:

These ToRs outline a plausible approach and Level of Effort. The service provider is invited to present its preferred methodology to achieve the ToRs' goals, objectives and outcomes within the agreed timeline and budget ceiling.

Phases	Outputs
A. Selection of MSMEs and start-ups	<p>A.1 Design and implementation of a marketing campaign for the promotion of the BDS programs</p> <p>A.2 Pre-selection of potential beneficiaries</p> <p>A.3 Final selection of beneficiaries</p>
B. Implementation of business development services programs	<p>B.1 Training sessions</p> <p>B.2 Coaching and mentorship</p>
C. Connecting MSMEs and start-ups with Financial Services and private investors	<p>C.1 Design of a financial scheme (blended-finance model) for the provision of financial services</p> <p>C.2 Pitching sessions</p>



D. Networking and Follow-up	D.1 Networking activities and marketing events D.2 Follow-up of MSMEs and start-ups supported
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PHASE A: Selection of MSMEs and start-ups

The service provider will include at least the following Activities and Outputs:

A.1 Design and implementation of a marketing campaign.

The Service Provider will promote the enrolment of established MSMEs and start-ups in BDS programs by organizing a marketing campaign. For getting an effective outreach, the service provider should take into consideration the different market niches and identify competitive business clusters. The service provider can select both offline channels (leaflets, billboards, radio) and online channels (emails, social media). Furthermore, choosing channels for the marketing campaign should ensure a good outreach in both the target States.

To monitor the marketing campaign's effectiveness, the service provider will include related KPIs in the final report (such as traffic data on social media, posts, website;)

A.2 Pre-selection of potential beneficiaries

The service provider will implement a screening of all the applications received through the marketing campaign: the identification and pre-selection of the potential final beneficiaries will be performed according to eligibility criteria and methodology developed by the service provider. The result will be the first list of potential beneficiaries.

A.3 Final selection of beneficiaries

From the first list of potential beneficiaries, the service provider will proceed to the final selection. To ensure a proper evaluation of the pre-selected applications, the service provider will organize 2 or more in-presence interactive events (like boot camps or hackathons), one for each target State. These events can offer benefits on two levels: on the one hand, they can be the occasion for providing a wider number of potential target beneficiaries with a practical learning experience aimed at the acquisition of significant skills; on the other, thanks to these events, the service provider can better deepen and learn the characteristics and challenges of the business landscape in the target States.

After the events, the service provider will formalize the final list of beneficiaries.

At the end of Phase A the service provider will have developed the following 4 deliverables:

1. Marketing and communication strategy¹⁷, including the outreach results of the communication campaign (max 5 pages).
2. Report on need assessment (max 10 pages)
3. List of participants in the live events (like boot camps or hackathons)
4. Final list of beneficiaries to access the full program

¹⁷ Final strategy must be approved by AICS PMU



PHASE B: Implementation of the business development programs

B.1 Training sessions

The Service Provider will develop and implement two cycles of business development programs, one in each of the two target States. While designing and implementing the training programs, the service provider will have to consider the characteristics of the final beneficiaries (start-ups and established MSMEs) and guarantee the differentiation of the programs' contents based on the needs of the two categories of beneficiaries.

The programs will consist of a wide range of tailored modules. As a guideline, the service provider is invited to consider these topics:

- I. Financial Education
- II. Soft Business Skills
- III. Business & Entrepreneurship (business model; business plan)
- IV. Marketing
- V. Digital skills
- VI. Environmental sustainability

B.2 Mentorship and individual coaching

In addition to group training on technical and transversal skills, the service provider will implement a capacity building path through mentorship and individual coaching who as to offer advice to the beneficiaries on their goals and helps their businesses reach the full potential. Again, the content of coaching and mentorship will be differentiated according to the needs of the beneficiaries. The service provider can set a maximum number of hours for each individual beneficiary.

Mentorship and individual coaching can include support on:

- I. Legal services
- II. Identification and prioritization of the business goals
- III. Structuring the communication strategy
- IV. Publicizing the activity, products, and services
- V. Preparation for pitching sessions to access financial services (credit lines, investments), partnership agreements and business deals

At the end of Phase B, the service provider will have developed the following deliverables¹⁸:

1. A training curriculum for the trainees
2. Training material and tools for the training programs

¹⁸ Training curriculum and material must be approved by AICS PMU



3. Training material and tools for the mentorship and coaching
4. Attendance sheets
5. Performance evaluation of trainees
6. 'Trainees' feedback forms for each training module (B.1 and B.2)
7. An M&E tool (e.g. Excel table) to keep track of the profile of the trainees in terms of
 1. Personal details: sex; age; citizenship; status (IDPs, refugees, disability if any);
 2. Business details: type and information about the business (both for MSMEs and start-ups); locality;
 3. Trainees' performance along the training cycle
8. Business models and/or business plans for each trainee that graduated from phase B

PHASE C: Connecting M-SMEs and start-ups with Financial Services and Private Investors

Specific tasks for the Service Provider will include at least the following Activities and Outputs:

C.1 Design of a financial scheme (blended-finance model) for the provision of financial services

The Service Provider will design and operationalize a tailored financial scheme aiming at providing financial services to selected business ventures. In order to design and implement it, the Service Provider should be able to provide, in the Organization and Methodology form:

1. The Operational mechanism of the financial scheme
2. A Governance mechanism of the financial scheme identifying roles and decision-making procedures.
3. A financial projection stating the financial leverage objectives, the expected funding allocation (grant %, loan %, private investments) and the expected target number of trainees to receive such financial services.
4. An M&E framework to monitor, report and supervise the financial scheme portfolio

This documentation must be included in detail in the "organization and methodology" form of the present tender dossier.

C.2 Pitching sessions

The service provider will organise two or more pitching sessions. The pitching sessions represent the promotional vehicle of the business project as they are meant to present, in front of a commission, the MSMEs/start-up idea in order to obtain private investments. The commission can be formed by the internal staff of the service provider, private investors, and representatives from local financial entities.

At the end of Phase C, the service provider will have developed the following deliverables:

1. Eligibility criteria and methodology for the identification and selection of target beneficiaries to be connected with Financial Services.
2. Methodology and contracting procedures for the management of financial disbursement.
3. Report on the amount of funding disbursed to each trainee using donor's funds

PHASE D: Networking and Follow-up

Specific tasks for the Service Provider will include at least the following Activities and Outputs:

D.1 Networking activities and marketing events

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As to ensure the long-term sustainability of the project, the mutual knowledge and link among different experiences, the service provider will organise:

1. Networking activities: target beneficiaries will be linked to relevant local stakeholders of the business landscape, private investors, and seasoned entrepreneurs. This type of activity can be implemented through, for example, events (face-to-face or online), workshops, creation of online platforms.
2. Marketing events: the service provider will organize two or more events where the target beneficiaries can put into practice and improve their skills on how effectively promote a business, boost sales and build relationships with customers.

Please, note that the networking activities and marketing events can be implemented since the launch of Phase C.

D.2 Follow-up of MSMEs and start-ups supported

The service provider will monitor the operational management of the business and the leverage effect of the financial and non-financial services provided throughout **10 months** following the end of Phase C.

At the end of Phase D, the service provider will have developed the following deliverables:

1. Report on networking activities and marketing events, with a summary of n. of participants and results achieved (max 10 pages)
2. Report on the results achieved through the Financial Scheme (max 10 pages) , including the amount of funding enabled through external resources (credit lines from financial institutions; seed capital from investors).

At the end of the project, the Service Provider shall organize a closing event to present results and lessons learnt.

4.4. Project management

4.4.1. Responsible body

The contracting authority responsible for the assignment will be AICS Khartoum, and its responsibilities include the selection of the most appropriate and suitable organization for conducting the work, as well as the management of the contract. It will join the service provider on the field, and will assist in the implementation of the activities whenever it is possible.

4.4.2. Management structure

The service provider will work in close collaboration with the contracting authority, AICS Khartoum. AICS Khartoum is legally represented by its Director, Michele Morana. The project is managed by the WE-RISE! Project Management Unit (PMU) led by the WE-RISE! team leader. Any logistic support in terms of VISA and travel permit will be facilitated by the AICS PMU team if needed. The WE-RISE! Result 1 Technical Advisory role is under Microfinanza SRL, which includes the design of the TA assistance and its M&E. The contract will be signed by the AICS Khartoum Director. The deliverables will be technically approved by Microfinanza, and legally approved by the AICS PMU team for the whole duration of the assignment.

4.4.3. Facilities to be provided by the contracting authority and/or other parties



Upon request, when available and under the terms of each national office, the contracting authority makes available office space to the service provider in different States.

5. LOGISTICS AND TIMING

5.1. Location

The project will take place in Khartoum and Kassala states. The staff from the Service Provider will be based in Sudan and travel to the target States according to the security situation and project needs.

5.2. Start date & period of implementation of tasks

The intended start date is February 2023, and the period of implementation of the contract will be 10 months from this date, to be completed in November 2023. Please see Articles 19.1 and 19.2 of the special conditions for the actual start date and period of implementation.

The service provider should present a total number of working days. Below is a proposed sample table:

Working Days	Project Manager	Staff 01	Staff 2	Staff 03	TOTAL
Overall Coordination					
Phase A					
Phase B					
Phase C					
Phase D					
TOTAL					

6. REQUIREMENTS

6.1. Personnel

Note that civil servants and other staff of the public administration of the partner country, or of international/regional organisations based in the country, shall only be approved to work as experts if well justified. The justification should be submitted with the tender and shall include information on the added value the expert will bring as well as proof that the expert is seconded or on personal leave.

6.1.1. Staff

The four phases are expected to be implemented by the Service provider through **two experienced implementation teams** who will be working simultaneously in the field in both states. The team should balance professional and geographical experience, ensuring the best quality throughout the assignment. To engage successfully with all the activities, the experts must embed management and interpersonal skills.

As a minimum, the two teams should be composed each by:

- 1 Project Manager
- 1 Business Development Specialist
- 1 Marketing and Communication Specialist

A team of **trainers** for specific training on advanced business modeling, market analysis and business development will be contracted by the service provider.



The ideal **Project Manager** will show the following qualifications:

- Experience in the provision of financial and non-financial services (at least 5 years).
- Experience in managing or delivering similar types of TA (incubation and acceleration programs for M-SMEs and start-ups).
- Work experience in Africa.
- Work experience in Sudan will be an added advantage.

Personal profile of the Project Manager:

- Results-oriented and good leadership skills.
- Highly organized and able to work independently.
- Excellent interpersonal, organizational, writing and communication skills.

The ideal **Business Development Specialist** will show the following qualifications:

- Strong experience in business analysis, processes and finances
- Experience in working with start-ups and established businesses
- Experience in business mentoring and coaching
- Strong knowledge of key economic sectors of target states

The ideal **Marketing and Communication Specialist** will show the following qualifications:

- Relevant working experience as a Marketing and Communication Specialist
- Experience in working on communication campaigns (online and offline), social media marketing and content creation
- Previous experience working with International Donors and NGOs.

6.1.2. Other experts, support staff & backstopping

The Service Provider shall select and hire other experts as required according to the needs. The selection procedures used by the Service Provider to select these other experts shall be transparent and shall be based on pre-defined criteria, including professional qualifications, language skills and work experience. The costs for backstopping and support staff, as needed, are considered to be included in the tenderer's financial offer. CVs for additional experts should not be submitted in the tender, but the tenderer will have to demonstrate in their offer that they have access to experts with the required profiles.

6.2. Office accommodation

Office accommodation for each expert working on the contract is to be provided by the service provider.

6.3. Facilities to be provided by the Service Provider

The Service Provider shall ensure that experts are adequately supported and equipped. In particular, it must ensure that there is sufficient administrative, secretarial and interpreting provision to enable experts to concentrate on their primary responsibilities. It must also transfer funds as necessary to support its work under the contract and to ensure that its employees are paid regularly and in a timely fashion.

6.4. Equipment

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No equipment is to be purchased on behalf of the contracting authority as part of this service contract or transferred to the contracting authority at the end of this contract. Any equipment related to this contract which is to be acquired must be purchased by means of a separate supply tender procedure.

7. REPORTS

7.1. Reporting requirements

To summarise, in addition to any documents, reports and deliverables listed in Chapter 4 (Specific Work), the Service Provider shall provide the following reports in the English language:

1. **Inception report** of a maximum of 10 pages to be produced within two (2) months from the start of implementation describing the initial findings, progress in collecting data, any difficulties encountered or expected in addition to the work program and staff travel. The Service Provider should proceed with the work unless the contracting authority sends comments on the inception report;
2. **1° Interim Report** of a maximum of 20 pages to be produced after 6 (six) months from the start of implementation, outlining a comprehensive update on the status of implementation of the activities. The Service Provider should proceed with his/her work unless the contracting authority sends comments on the interim report.
3. **2° Interim Report** of a maximum of 20 pages to be produced after (nine) months from the start of implementation, outlining a comprehensive update on the status of implementation of the activities. The Service Provider should proceed with his/her work unless the contracting authority sends comments on the interim report
3. **A final report** of a maximum of 40 pages covering all the tasks by 30 days from the end of the TA assignment. The final report will sum up the work done and the achievements accomplished during the assignment. The final report should include a summary of the major findings, conclusions and lessons learned (at the end of the assignment).

The Service Provider will submit the following reports in English in one original and one copy (written), and an additional digital copy, to be addressed to the WE-RISE! Team Leader at AICS (Costanza Matafu - costanza.matafu@aics.gov.it).

7.2. Submission and approval of reports

The report referred to above must be submitted to the project manager identified in the contract. The project manager is responsible for approving the reports.

8. MONITORING AND EVALUATION

8.1. Definition of indicators

The service provider will be required to follow specific protocols for the Monitoring and Evaluation, and it will use data collection forms (DCFs) provided by the AICS WE-RISE! PMU Unit and Microfinanza Srl team. The developed standard data collection forms (DCFs) have been customized to align to different sets of indicators (Financial Services and Non-Financial Services Indicators). The completed forms (or electronic data) will be submitted to AICS WE-RISE! PMU Unit and Microfinanza Srl team at agreed regular time intervals (mostly monthly, quarterly or at the time of occurrence).

The Service Provider will also provide the following reporting to AICS WE-RISE! PMU:

- Adjusted activities plan that must be agreed upon with the Contracting Authority after the first kick-off meeting.



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MDF

EMPOWERING PEOPLE,
CREATING IMPACT

Organisation and Methodology



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1 RATIONALE

1.1 Background

In Sudan, poverty continues to rise and is further fuelled by widespread unemployment, particularly among women and young people. In a country characterized by its very young population – 60% is below the age of 25 – the fact that young people are less likely to take part in the labour market and be employed, compared to adults, is worrisome. Its implications go beyond the lack of income-generating activities and affect the overall social and economic tissue of the country.

Only half of 15-64-year-olds participated in the labour force, below many neighbouring and post-conflict African countries. In urban areas 40% of youth are unemployed, with an even higher rate among young women. Women are also highly marginalized from the labour market in general. Women's participation in the labour force was 33% in 2014, compared to 76% of men. Overall, women were more than twice as likely to be unemployed in comparison to men. Both women and young people living in rural areas are more than four times likely to be employed in comparison to those living in urban areas.

Clearly, this picture is not promising for women and young people aiming to conduct a decent living, and it leaves them to be the most disadvantaged in the Sudanese labour market.

Like many African countries, Sudan shows poor performance regarding human capital development over the past two decades. Nevertheless, while the reality is that most people live and work within the informal economy, there are several factors that provide opportunities for boosting the economy and create a significant number of decent and productive jobs.

Almost half of unemployed Sudanese are under 25, disproportionately women, as female youth are 55% less likely to be employed compared to female adults. Males, irrespective of their age, geographic location, or education level, have better employment opportunities than females. Sudanese women have less than a third of the legal rights men have when it comes to having access to economic opportunities, placing Sudan near the bottom of the Global Women, Business, Law 2021 index. In addition, women face many constraints beyond the legal framework and patriarchal customs, such as access to finance and decision-making authority. For instance, only 3% of firms in Sudan have a woman as a top manager, and 8% have women among their main owners.

The youth are faring no better – and often worse – than women in the employment arena. While overall unemployment decreased from 13% in 2009 to 11% in 2014, young people are still struggling with high unemployment, especially urban areas, where 40% of young people living in urban areas is unemployed. This trend appears to be associated, at least in part, with increased migration to urban centres, such as Khartoum. Specifically rural youth and Internally Displaced Persons (IDPs) who were living before in rural areas and migrated to Khartoum in search of better income – generating opportunities are in a disadvantaged position. Once in Khartoum, they learn that their existing skillset, coupled with a generally low level of education, and, importantly, their lack of professional or personal network limit their chances to find paid jobs or engage in self-employment activities.

Sudan Promise

However, Sudan is increasingly experiencing slow but deep changes such as an expansion of the industry, significant improvements in social and political conditions; rapid technological development and innovation; and particularly a growing share of population being young and entrepreneurial.

According to the 2018/2019 report from the Global Entrepreneurship Monitor, African countries, including Sudan, have some of the highest rates of entrepreneurship in the world. In an



increasingly open and resource-rich country, young people, and more specifically young women in Sudan, are dynamic, forward-looking, and well positioned to find innovative solutions to local challenges using science and technology. Innovation hubs, accelerators, and domestic sources of venture capital have increased significantly in recent years: a good example is the creation of the Africa Renaissance Partners well-positioned venture capital fund with a focus on the horn of Africa with a special interest in Sudan. There is a promising entrepreneurial ecosystem and future potential. Furthermore, over the past year, Sudanese start-ups have been able to raise over 8 million dollars from the international capital markets, notably the Y-combinator, a signal of trust to the Sudanese ecosystem and an indication that there are still untapped opportunities in the Sudanese market.

The rapidly growing youth populations can become an asset for economic growth and increased economic productivity, provided that they are supported in terms of entrepreneurial and technological skills, support mechanisms and financing.

Several research studies revealed that targeted policies and programs might help Sudan's more vulnerable populations, specifically women and youth, to improve their economic status and living conditions. These include:

- boosting access to finance for women, young people and vulnerable groups,
- improving the access to quality and sustainable jobs,
- combining efforts to build human capital with activities aimed at strengthening local actors,
- identifying and developing marketable skills that increase opportunities for employment in the service sector,
- creating an enabling environment that lifts gender-specific constraints for entrepreneurial activities.

Taking these actions would not only help improve women's and youth's access to (self) employment opportunities, but it would also contribute to economic growth and poverty reduction in Sudan.

Our appreciation

Although MSMEs play a critical role in creating markets and building economies and are seen as catalysts for prosperity, peace, and inclusive sustainable economic development, MSMEs, especially (innovative) (informal) youth/women-led start-ups, operate under constraints that inhibit their growth.

While differences emerge between different sub-sectors and geographical locations (rural, peri-urban, urban) in general we can highlight the following constraints:

- Many MSMEs operate informally and often lack appropriate systems and controls.
- A lack of value chain integration and trust among value chain actors that leads to inefficiency, increased costs, and reduced or unreliable inputs and outputs.
- Limited market access.
- A lack of appropriate technology and technology advisory services.
- A lack of appropriate financing products
- Financial service providers are reluctant to work with women and young entrepreneurs as they are driven by a perception of high risks and the lack of financial skills among these target groups.
- A lack of managerial capacity amongst the founders to manage growing staff and operations.

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Because of these constraints starting and existing MSMEs struggle to scale up their operations from advanced homestead production to a fully-fledged business structure with automated processes, quality control and other relevant business aspects to ensure proper quality products and services.

It is therefore important, to the extent possible, to implement initiatives that allow new and young entrepreneurs increase their access to (new) markets, while at the same time expanding their SMEs in terms of staff employed.

This course of action has been recognized by the WE-RISE! project when it launched this specific intervention aiming at supporting already established MSMEs and start-ups in Khartoum and Kassala states through targeted business development services and incubation programs.

Many donor-driven projects and initiatives in Africa aimed at supporting the private sector and SMEs, tend to focus on either creating and enabling environment, institutional capacity-building of service providers or on introducing specific services such as finance or BDS. For instance, there are several programs that intend to create brokerage relationships between start-ups & SMEs and potential (impact) investors. However, in this process business owners are often excluded when the business plans are being drafted. Others must go through a 3 to 6 months trajectory before they may have an opportunity to get access to funds which are not yet secured.

However, some of the biggest challenges faced by entrepreneurs in developing and scaling their own projects, remain the acquisition of the appropriate expertise (skills & business development support) and the obtention of access to funding, which would allow them to implement their learnings and accelerate growth.

Therefore, we welcome the approach of AICS Khartoum, whereby more attention is given to building the in-house capacity management of owners and employed staff in youth-led and Women-led start-ups and MSMEs. We believe this approach will help SMEs improve their operational efficiency, and capacity to develop products and services for to new markets.

In our understanding and formulation, the overall objective of this consultancy assignment is to support AICS and the WE-RISE! PMU to build up the capacities of selected youth-led and women-led businesses across the Khartoum and Kassala states through training, coaching and facilitation to accessing funds from financial institutions, angel investors and/or development competitions for start-ups & SMEs.

More specifically, it is envisioned that this assignment will result in:

- The design and implementation of two cycles/programs of business support services for MSMEs and start-ups in Khartoum and Kassala States; and
- Ensuring access to a portfolio of blended-finance services (grants, loans, private investments) for MSMEs and start-ups.

1.2 Comments on the Terms of reference

The **assumptions**, as presented in the ToR flow in a logical order, appear reasonable and valid. In particular, they emphasize the will to commit the capacities of political and institutional stakeholders towards the objectives of the WE-RISE! project, resulting in a positive contribution to the economic growth and development of Sudan. We allow ourselves to add, as general assumptions or preconditions, the following circumstances:

- The overall political, economic and security situation in Sudan is conducive to project implementation.
- Government policies and strategies will continue to promote trade, investment and Inclusive entrepreneurship and SME development in Sudan.

While some of the assumptions are primarily or partly influenced by factors outside the control of the Consultant, we considered how to incorporate in our approach actions to strengthen the

operating environment of the project, and therefore the validity of associated assumptions. We have a few general observations about the ToR, after which we will respond more specifically to the assumptions under point 3 in the ToR.

1.2.1 Comments on timely delivery and flexibility of approach

Our Consortium recognizes that effectiveness of this support must begin with the position and understanding of the nature of SMEs and their vision. In our methodology, we plan to carry out this assignment according to the timeline stipulated in the ToR, which implies a holistic and detailed approach with much flexibility.

This approach sparks from similar practical experience we gained over the years. The detailed work plan developed in this proposal will be reviewed during the inception phase and adjusted where needed based on new intelligence received from the ground.

1.2.2 Comments on the proposed phases

The scope of work is clearly defined in 4 phases, which we adhere to. However, we would like to introduce an inception phase, leading to an inception report (to be finalised within two months from the project starting date) detailing how the scope of work is going to be carried out, based on updated intelligence. Furthermore, we suggest adding an activity under Phase D: Networking and Follow-up, which is the establishment of an alumni network.

1.2.3 Comments on the expert team

Next to the required six profiles, we are submitting a bid with additional international experts. The local positions are filled by a subcontracting partner, Savannah Innovation Labs (Savannah), with whom we worked before in a previous assignment for the Government of the Netherlands on e-learning for entrepreneurs. The proposed international team consists of in-house staff of MDF, who are flexible and innovative, as they previously designed and implemented a wide range of methodologies and M&E systems used in initiatives for business development support. To successfully implement this program, it appears necessary to deploy experts skilled in project management, curriculum development and M&E on large scale., including. In this regard, the team we propose. Our proposed team has been providing similar Technical Assistance activities in the African continent, jointly since 2015. It is of special relevance to this assignment:

- Having and running six self-sustaining local subsidiary offices registered in Africa, we are not only advisors but also experienced in setting up, running and managing successfully local commercial ventures embedded within the local context and challenges.
- Being an international training institute, we have years of experience in providing both virtual and face-to-face learning trajectories for individuals, organisations, and networks
- Besides running several incubation and acceleration programmes across Africa, we are involved in building the capacity of incubation centre, fund managers, business support organisations, Acceleration centres and government entities responsible for support to MSMEs. Our team has experience with ecosystem building, curriculum development and Training of Trainers, which is an expertise that is required for successful implementation of such assignments. We successfully implemented capacity building projects with Hubs before - in Malawi (mHub and Dzuka Africa), in Ethiopia (R&D group) and Benin (UAC Start-Up valley), as well as with TEVET institutions with very positive results.
- MDF is part of (pan-)African networks such as SEED, Afric'innov, ANDE, AfriLabs, the Ghana Tech and Business Hub Network which can be leveraged for this assignment.
- MDF set-up and manages the Ghana Innovation Hub, orange corners acceleration programme in Ghana, the Horti fresh women-led agribusiness accelerator programme, innov8 incubation program, just to name a few. This gives us access to relevant experience, best practices, and tools.

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- Our position as a global Enterprise Support Organization (ESO), with clients like AfDB, the World Bank and private sector partners also brings along an international network, especially when it comes to follow-up funding from international parties.
- We bring our wealth of experience in managing blended finance schemes, as we are involved in three types of early-stage financial instrument for youth-led and women-led businesses - a Proof of Concept (100% grant), and operational improvement grant, and an innovation fund (70% loan – 5% per annum, 30% grant) fund managed by Fidelity Bank under the Orange Corners Innovation Fund.

1.2.4 Additional service: adding a profiling platform for the project beyond the requirements of the ToR.

We have a digital platform B4Dev platform (<https://b4dev.net/>), which we will make available for this programme. All participants on the platform can register and showcase their business. Financial Institutions can browse these profiles, also after the duration of the project. We can use this platform also as the landing page website for the assignment, where stakeholders can find more information on the assignment, upcoming events and up-to-date results.

1.2.5 Additional service: adding a digital learning component beyond the requirements of the ToR.

To be able to provide (quality) support to so many start-ups, especially to groups who might not be able to attend frequent face-to-face trainings, the service delivery will have to be done in a smart and sustainable way. We have had success doing this with our Skill Ed platform, where we can build tailor-made, interactive courses (text, images, video, short quizzes, audio, and further reading), which can be used in a web-app or fully offline on a mobile device (phone or tablet). In the online version, entrepreneurs can also submit assignments to a service provider.

These courses can be localized to the context or sector and can be designed in the local language as well. An example of a course we developed for two TVET Institutes in Malawi can be found via the hyperlink: [TEVETA Enterprise Course](#)



The above course was developed for UNESCO Malawi and was handed over to TEVETA.

MDF, however, owns all the content and this could be duplicated, adapted, added to, and rebranded for this project. Such courses support entrepreneurs with the development of their business model remotely and reduces the amount of time spent with them in-person. This can lead them to develop a business model canvas, explain how to register their business, develop an investment need or financial documentation. As a consequence, by the time service providers and entrepreneurs meet, there is already a document to talk about, reducing the in-person time and cost of support. This also allows more vulnerable groups to participate in their own time, at their own pace.

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1.2.6 Comments on the assumptions under point 3 in the TOR

In any of our projects we take adaptive project management approaches into account. We will continuously engage AICS to assess to which level the assumptions from the TOR are valid and where needed jointly redesign the program. Therefore, considering that budget and activity design are subject to change as we learn. Our reflections on the assumptions listed in the ToR are as follows:

Stakeholder involvement: It is important to include the relevant stakeholders from at stage. We assume that international players in Sudan will fully support the program initiatives. We take that local leaders have been sensitised and are supportive to change the status quo when it comes to women (and youth) participation in entrepreneurship. As of now, women and youth are generally not included in the community decision making. We assume that, by issuing this call, AICS has already worked on mapping and mitigating cultural, religious and gender barriers within the local community leaders. In the inception phase, we will reflect on past efforts and adapt our approach where needed – and we have included this as a discussion topic in the coaching and peer-to-peer learning sessions of our proposed program.

- **Custom support to companies (start-up vs established):** We are adopting a blended approach that targets both early-stage ventures in the idea phase and more mature businesses. Each group will have access to different training & business development program, financial instruments and network connections that align with their current stage of development. For businesses that are still in the early-stage development phase, we will connect them with various (informal) angel investment networks and grant funds, while more mature businesses will be prepared to pitch to local and regional venture funds, with a particular focus on existing financial institutions in the country, particularly banks.
- **Investment Readiness:** To facilitate 100 matches, we propose the use of 200,000 EUR to provide a mix of blended finance instruments. This portion of the budget significantly reduces the resources available for program activities but will increase the probability that companies are accepted by FIs. It will be used to de-risk the companies for FIs in the following ways:
 - o proof-of-concept requirements to strengthen the business case.
 - o credit guarantee for loans with financial institutions.
 - o matching fund to add to the investment from e.g., Angel groups.
 - o fund external audit reports, required certifications and registrations. Our last reflection on this is that to achieve investment readiness, there is a need for individual support to end up with acceptable deliverables for financial institutions.
- **Combining phase B1 and B2:** In our experience it is best to combine the training sessions with the mentoring/coaching. We combine participants into cohorts and assign an implementation coach to each company. The topics mentioned under B.2 of the ToR will also be addressed in the group sessions, after which a coach will follow up with the business on their progress and deliverables. Next to this, they can access external experts (where needed). Junior advisors will provide them with document templates and document review, and we will organize peer-review sessions where entrepreneurs can discuss lessons learnt among themselves. Therefore, we treat phases B1 and B2 as one joint phase in our work plan.

We understand the importance of these assumptions remaining valid throughout the course of both Inception and Implementation Phases of this assignment to achieve the overall objective desired. We will therefore continuously reassess the validity of the assumptions by monitoring them every three (3) months. Where any assumption ceases to be valid and is likely to have an impact on the delivery or successful outcome of the Project, we will then note this as a risk factor and devise, discuss, and implement the necessary risk mitigation activities to reduce, remove, or adapt to the risk.

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1.3 Risks and mitigation measures

The ToRs identify **several main risks** relevant to the achievement of the results. We have closely analysed these risks, added and amended them according to our own fact-finding mission of 2022. We added an initial assessment of how significant each risk is by estimating its potential impact before mitigation strategies are applied and which action can be taken to mitigate the effects of unexpected events. A deeper analysis will be carried out during the Inception Phase, in collaboration with all stakeholders, and the risks listed in table 1 will be reviewed in the Inception Report. Given the serious effects associated with these impacts, we have planned our risk management and mitigation strategy in such a way that from the very early stage we will be working to ensure the risks are minimized. Our initial risk assessment and risk management strategy is presented in the table overleaf. This will be updated on a regular basis at Inception and every three (3) months). We will provide the Project governance structure with a clear and simple tool for monitoring the effectiveness of our team in tackling and mitigating these risks. Our strategy summarizes the identified risks, their probability and potential impact, and an initial risk management and mitigation strategy, and a plan for ongoing review. We analyse the risks identified in ToR, as well as several additional risks identified by our Consortium.

The detailed Risk Management Plan is to be reassessed during the inception phase according to a validated methodology that minimizes the impact of the project risk factors. However, based on our initial assessment, the following risks have been identified:

Table 1

Risk	Likelihood	Mitigation
Limited participation/ autonomy of women	Kassala (Medium) Khartoum (Low)	In Kassala, we expect to be able to include some women in our activities due to the cultural norms of the region that restrict women from certain tribes to take part in activities with the opposite gender. However, it is likely that our group will not have a diverse representation of all the ethnic and cultural groups in the area. To address this, we are converting our training material into audio format and partnering with the local radio station to ensure that the content can be accessed by every household in Kassala.
Not enough (quality) service providers	Low	Our local partner Savannah Innovation Labs has a wealth of experience in implementing projects in Sudan, with team members who have international exposure and the ability to connect the training to global events while also contextualizing it for the local environment. The core team members also have significant experience working in Kassala and Khartoum.
Delay of implementation	Medium (Kassala) Low (Khartoum)	The only potential risk we can anticipate is a security risk in the Eastern State of Sudan. While this risk is low, it is possible that it could cause delays in the implementation of the Kassala component of the project. We do not expect any delays in the implementation in Khartoum.



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Lack of quality applications from entrepreneurs, level of education and innovation	Medium	<p>Based on the knowledge of the landscape in Sudan, there are several ways to encourage participants to come up with innovative ideas:</p> <ol style="list-style-type: none"> 1. Encourage a culture of creativity and innovation: Create an environment where people feel comfortable sharing new and unconventional ideas. 2. Provide resources and support: Make sure that participants have access to the help and support they need to explore and develop their ideas. 3. Encourage collaboration and diverse perspectives: Bring together people with different backgrounds and perspectives to work on problems, as diverse perspectives can lead to new and innovative ideas. 4. Use brainstorming techniques: Encourage participants to come up with as many ideas as possible without worrying about evaluating them at first. This can generate many potentially fruitful ideas. 5. Encourage prototyping and experimentation: Encourage participants to build prototypes and test their ideas in a low-risk environment. This can help them to refine and improve their ideas.
Improper use of grant funding by selected entrepreneurs, lack of available funding for the program participants	High	Use of templates and processes with quality check by a third party (or investment committee) and only award funding after there is a personal relation with the venture (successfully graduated from the training programme) and with a service provider (after orientation training).
Lack of (indirect) job creation by entrepreneurs	Medium	Select job-creating ideas, with proven business models that have worked in similar environments. Support existing companies as well. Work with financial sector to provide growth loans
Lack of collaboration between service providers	Medium	Our plan is to establish multiple social media groups for the service providers and hold in-person learning meetups where program alumni take turns speaking about learning opportunities with the Sudanese diaspora and other local community members who are knowledgeable about specific topics. These meetups will help mentor businesses during their growth stages. The meets up will take place in both cities and can be used to track post program progress.
Inability to align with other development efforts	Low	We are aware of other long-term efforts in Sudan, in line with the Paris Declaration on Aid Effectiveness. Therefore, we seek harmonization to avoid duplication and share insights and information. To this end, we will seek alignment in targets and regions and seek collaboration to maximize the impact of this intervention.

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2 STRATEGY

2.1 Our approach

When implementing a project like this, our approach must be grounded in a set of guiding principles and tested general methodologies, as well as activity-specific methodologies, to ensure efficient delivery with lasting impact.

2.1.1 Project Management Principles

The Consortium proposes a multi-phase intervention based on the following axes:

The provision of highly qualified **specialists and experts**: who have managed the implementation of similar projects on behalf of public and private institutions and administrations and who master project management, change management, communication to and steering of stakeholders. Our core experts are familiar with entrepreneurial ecosystems in Sub Saharan Africa and Sudan, and they have a great capacity for organization and listening. They all have relevant training skills, certified negotiating competence, solution-oriented with excellent communication and managerial skills.

Pragmatic solutions: we will assist in generating solutions that are based on the specific conditions in the country and can be realistically implemented. In close collaboration with the Client, we will showcase the results of the initiatives from the wider business development perspective and promote the search and applicability of solutions that ensure that **the provided technical assistance will be demand-based and tailored to the needs of the intended target groups.**

Participatory approach and People-Centred Communication: From the outset, we place the assignment in a participatory and inclusive approach under the guidance of the Project owners (AICS, the WE-RISE! Project management and the various stakeholders) with the effective involvement of all stakeholders. We will focus on a participatory planning and implementation approach involving key stakeholders to clarify the roles and responsibilities of each party and to support the establishment of communication mechanisms that promote good functional relationships among them. Working groups can be set up around the main activities with the main actors. This framework is intensively participatory. The primary interest is to ensure a buy-in by the stakeholders.

Dialogue and partnership: Our experts will actively promote and facilitate the involvement of key stakeholders and partners in all the main phases of the project. The dialogue with partners should strengthen the ownership of the communication objectives, a wider communication outreach, and ultimately an improved sustainability of the outputs in the long term.

Independence and neutrality: Experience from similar initiatives indicates that independence and neutrality are of the utmost importance for the credibility and acceptance of the recommendations by the project stakeholders.

Building on experience: We are fully knowledgeable of the tasks and challenges presented by this assignment, given the experience of our group members in successfully implementing several assignments similar to this one.



Flexibility and Responsiveness: we will be flexible in our approach and responsive to the needs of the implementing entities and counterparts within the project framework.

Alternation between capacity development actions and periods of knowledge transfer: its objective is to reconcile the requirements linked to the acquisition of skills with those of production: (i) Saving of time and means compared to traditional training; (ii) Acquisition of knowledge and capacities directly anchored in professional practices and needs; (iii) Development of collective skills necessary for proper functioning.

Monitoring and evaluation: M&E of the project stages based on expected and achieved results, monitoring of the performance of the project teams and measurement of the results achieved in relation to those planned, generating corrective actions and their follow-up in case of discrepancies.

Quality management: QM for the planning of quality norms and standards for the services to be provided, the control of quality assurance and the verification of the services provided against the agreed norms and standards and the requirements.

Quality control of performance and administration: Every contracted deliverable has to be reviewed by two top directors selected randomly within our group to play the role of devil's advocate. Internal audit runs quality checks quarterly after project inception, in mid-term and upon project closing, using standardized checklist.

Cross-cutting gender approach: We will strive to incorporate gender policy and gender promotion elements in all its component areas, so that the ability of women to access and influence the project will be enhanced.

Synergy: We will ensure that all component of the assignment build on and feed into each other. Whenever possible and appropriate, and in consultation with the Client, we will also endeavour to cooperate with other (donor-funded) programs, projects and initiatives in the sector and in the region.

Results-driven: The assignment will be results-driven. To be result-oriented, in our understanding, refers to the following three dimensions, namely technical, institutional and financial.

Contract benchmarking and assessment: Methodology and effort estimates are validated against internal benchmarks before proposal is submitted. Following the award of the contract, resources spent are tracked against the project plan, on a monthly basis, and deviations are offset, to ensure capacity remains for critical tasks.

Expectation management: What needs to happen so that at the end you will say that the project was a success? – This is what we ask key stakeholders at the onset. We document the answers and track our work against them, regularly asking the stakeholders for confirmation as the project develops.

Predictive risk management: During the entire project lifecycle, we maintain and regularly update a risk log, listing all the factors we could think of that can obstruct the project goals. We plan resources needed to handle the risk if it materializes, maintaining contingency capacity based on its likelihood to happen.

Guidance by projected results: We train our enterprises to ask all the time: How does spending this resource now bring me closer to projected results? This allows personal perspective and to dynamically adjust plan and scope in changing circumstances to keep course toward the goals.

2.1.2 General Implementation Principles

We emphasize ownership of our support right from the start to the end from selected enterprises (the actual client). As such, our methodology for delivering these services is guided by the following cardinal principles:

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- **Ownership:** Regarding ownership, we mean that; our experts will operate on the basis that they are there to provide technical advice and this will be based on discussions, collaborations, and cooperation but not to impose. The companies 'own' their progress by the efforts they put into the program. We also intend that, the pace of implementation will be jointly determined by the capabilities of parties involved and the deadlines set, not by the individual experts.
- **Participation:** learning from peers and teamwork in problem-solving, we intend to promote it through our methodology. We leverage on the use of existing expertise to enhance inter-organizational knowledge exchange and building of personal and organizational management capacity as an integrated part of a whole system. That will be a major guiding principle in our general approach.
- **Human-Centred:** we shall approach the provision of services with a human centred design approach, where each key element is given utmost importance, so that the team of the ventures can enhance their skills and capacity to grow their business and to access funding in a sustainable way.
- **Openness to change the model:** Especially in the start-up phase, entrepreneurs operate with a lot of assumptions. They usually act assuming everyone will buy into their 'perfect' idea for a product / service rather than asking people what they would really want to pay for. We see incubation therefore as a learning journey where the potential customer informs our decisions.
- **Impact focused:** In all our programs we encourage entrepreneurs to look at the sustainability of their business, from an economic, social, or environmental perspective. The focus will be start at an early stage, to make sure it is embedded in their business operations.

2.1.3 Our approach to business growth and innovation capacity building for the WE-Rise! project

Our experience in Africa, including in Sudan, shows that there is a growing number of (women and youth) entrepreneurs that seek possibilities to grow their business operations and secure financial and social stability. Different factors, especially the urge to improve their lives and access to modern technology, has influenced the attitude of some Sudanese youth and female entrepreneurs into becoming more creative and solution-driven, also to become potential entrepreneurs with unique ideas. We believe the emerging entrepreneurial development model needs to focus on these groups and areas:

- The fast-growing number of formally and informally well-trained young people based in urban areas
- The new entrepreneurs that are focused on growth rather than survival, the so-called Small and Growing Businesses (SGBs).
- The growing number of emancipated women in enterprises,
- Focus on opportunities within the green economy (Green sectors such as sustainable climate-smart agriculture, renewable energy, circular concepts, waste, and water management).
- Build upon the intrinsic motivation of entrepreneurs that aim to create **blended value (social entrepreneurs)**

We therefore believe that providing a timely and practical business development support for the defined target groups is essential for success.

We define business development support as an economic and social development and entrepreneurial process, designed to accelerate the growth of business and to facilitate its success via a comprehensive program of resources and services including, but not limited to, the provision of **physical space, business skills training, coaching, mentoring, and consulting, access to markets, access to financing, network facilitation, and the creation of partnerships and**

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business linkages. This programme can provide solutions to the following challenges which are shared by women and – youth-led) informal MSMEs and start-ups sectors in Sudan:

- **Lack of market information** and understanding of the needs and preferences of their customers. We often see entrepreneurs with a solution-driven way of working as they are convinced of the benefits of their product or service, instead of a focus on the (changing) customer demands.
- **Lack of (financial) management knowledge and experience**, which makes businesses struggle in their growth journey. We solve this by providing information, tools, training, and advice on building sustainable businesses and finding business partners. It is also important to support not only the business, but also the people behind the business, through capacity development and support in attracting, recruiting, and retaining the right staff.
- **Lack of social capital and credibility**, which makes it hard for entrepreneurs to get their foot in the door with partners, large(r) clients and funders. This can be solved through association and access to relevant contacts, networks, and markets, such as the selected hubs under this program.
- **Unrealistic expectations of the market and stakeholders.** We use the concept of positive demotivation to mitigate common misconceptions such as market assumptions, high pricing, the excessive evaluation of the value of the start-up or unrealistic investment needs, which hinder investment and development. This is achieved by sharing experiences of other entrepreneurs who have overcome such challenges via one-on-one coaching, based on developed templates. Peer networking or sharing experiences with more experienced entrepreneurs is also a way to tackle barriers to entrepreneurship. Such barriers can include low demand in the local economy, lack of access to financing and markets, lack of role models, cultural barriers, lack of motivation, problems in transitioning from dependence on government benefits and government employment to understanding government regulations.

While there are institutions and initiatives supporting youth-led/women-led start-ups and MSMEs to address the challenges listed above, their needs are far greater than currently anticipated. With our experience in providing business and development support to similar projects, our consortium will provide the Italian Agency for Cooperation Development (AICS) with a strategic partner that is fully aware of the Sub Saharan African and Sudanese entrepreneurial ecosystem, including informal start-ups, early- stage ventures and MSME sectors. Our working methodology is based on a high-level expertise on the thematic knowledge essential to the implementation of the assignment. We also master, the various management and administrative channels related to stakeholders, from the point of view of national institutions and donors with ongoing projects but also knowing how to evolve with the beneficiary populations in Sudan.

Innovation and technology are enabling the exponential growth of organizations which could lead to disruptions with others market sectors, less prone or capable to innovate. Organizations that are bolstered by innovation can generate outputs many times greater than that of their peers and are fuelling a competitive environment that rewards only the most innovative and entrepreneurial players.

Generally, the nimble, flexible, and compact nature of start-ups, enterprises and ventures make them the best-placed to harness innovation to meet consumers' ever-changing needs. As such, start-ups are disrupting today's markets, creating an ever-growing chasm between them and their more traditional, established peers. Start-ups, therefore, need valuable resources such as access to infrastructure, tailored brand marketing, access to business networks, industry insights, regulators, data, distribution, and process excellence, merged with their flow of ideas, nimbleness, agility, new technologies, willingness to take risks and drive to scale rapidly.

The terms incubation and acceleration are widely used but are often interpreted differently. For this assignment, we have identified six (6) stages of enterprise development as portrayed below: Ideation, Prototyping, Commitment, Validation, Scaling and Establishing. Incubation revolves



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around the idea, the business model, experimenting with different concepts and finding first interest in the market and establishing the team. Afterwards, acceleration begins with validating the assumptions in the business model and structuring the internal business processes. Then, the growth stage begins, where investments often come in.



For this assignment we envision delivering a mix of all the above, as the project focuses on both start-ups and existing businesses, with a focus on accessing funding. In the Sudanese context, support to business acceleration takes place at a much earlier stage than in more developed ecosystems. As also outlined in the TOR, this means businesses of 1+ years of operation, which are relatively early stage. In our experience, we see that even established businesses need to revisit the business model as they get ready for investment.

The business support we provide will help entrepreneurs establish and/or accelerate their growth and success through a comprehensive process. This can be done through a range of resources and services including, but not limited to, the provision of physical space, business skills training, coaching, mentoring, and consulting, access to markets, access to finance, network facilitation, and the creation of partnerships and business linkages.

We will have a base program that entrepreneurs go through in a cohort, though we will facilitate individual support in the form of coaching focused on the implementation of their learnings. Especially with the aim of access to finance, this tailored support will be needed to prepare all the right documents for Financial Institutions.

2.1.4 Our business development process based on Experiential learning

Business Development support is about learning and facilitating growth. Growth in both founder, team performance and company institutionalization, through the sharing of new insights coupled with one-on-one support.

Our approach makes the training sessions practical, lively, and interactive. Our Training and Business Development Services are tailored on a venture-need basis, providing the enterprises with support trajectory pathways to their milestone achievements, determined on the basis of a thorough needs assessment. This is most often a modular approach including e-learning modules, cohort training and individual support. Through regular and practical training and feedback sessions led by the team and selected facilitators and experts, the ventures can accelerate their learning and make quantum leaps in a short period.

Our business development approach is a comprehensive company building and scaling training plan that provides entrepreneurs with a step-by-step roadmap to building a great business. It covers various subjects such as product/service re-development, product-market fit (re-focusing market segmentation), growth, hiring, culture, raising investment, managing, and scaling operations, building a great team, pitching, investor readiness, storytelling, design and more. In all our workshops, we aim to create a conducive learning environment in which participants can freely try-out and apply new techniques and insights. Theoretical concepts are translated into applicable hands-on tools and skills. Our workshops are a mix of lectures, discussions, group work, individual exercises, role-plays, video review and case studies and include regional and sector-based experts and inclusion of key stakeholders within the industry sectors.

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Our approach allows participants to engage at all stages of the learning cycle. The entrepreneur and team receive coaching, whereby we feedback the results of the testing, validation, and implementation of their business strategy, informing the team for any adjustments needed for improvement. The companies trained often request support with the implementation after our training programs have ended. We therefore propose to 'handhold' them through individualised coaching support, while they implement all the learnings and action items. This way we are combining the theory with practice.

During this follow-up we identify any outstanding issues with the companies and make our experts available for these companies. The expectation is that engagement and coaching will be provided on a long-term basis and the development of their managerial, financial, or business skills will be multi-milestone based. We believe this transition period from training program to 'institutionalisation within company' will be beneficial for the companies.

Our support to entrepreneurs, is based on our capacity-building approach, organizational strengthening & institutional development concept, our business development & growth service model as well as our reflections on the World Bank study on 'Gaps and Solutions for Business incubation in Africa'. Our business development and growth service combine **(a)** business development, **(b)** technical support **(c)** capacity building and **(d)** access to funding all delivered in a modular way combining, e-learning modules, cohort support and/or individual trajectory:

- a) **Our business development & growth services**, we blend several tools to provide the services. Our approach is focused on customers, using human-centered design and the lean start-up method. For example, we encourage entrepreneurs to do rapid prototyping and include regular customer feedback moments in the design of new products and services.
- b) Our **technical support** is need-based and sourced from our network of both internal and external experts, trainers and coaches, that can be provided on a cohort training basis or on an individual support (technical advice) or coaching basis.
- c) **We design capacity building with training and coaching trajectories** at individual and organisational level. Examples are soft skills training, analysis of business Comparative advantage; analysis of Business Model and description of operation/s for each service; Financial Management, Financial Projections and modelling; Costing; Marketing strategy; Corporate governance and internal policy development; Modified organizational management structure & new skill sets; Investment readiness and access to funding among others.
- d) **Access to Funding**: each company need access to financing especially growth companies. This can be through grants, loans or equity investments. We provide step by step coaching support and technical advice enabling the companies to get access to funding.

Furthermore:

1. Based on the market opportunities identified and the current needs assessment, we will work on developing a modular support trajectory aimed at addressing the business skills to exploit the business opportunities identified for expansion purposes.
2. **Follow up coaching**, or handholding is important and will be an integral part of the business support to ensure growth of company beyond the stated support period.
3. **Promote Inclusive Business** involving communities in the business model as consumers, suppliers, employees or partners to ensure social impact in the long term.
4. **Creating access to network**: Our Consortium will rely on its extensive business networks to connect the companies for business growth. Both online and offline forums and webinars can be organised between the companies and potential financiers, investors, technical service providers and customers, as part of our cohort training offering, for strategic growth trajectory.
5. **Involve the whole team** and not just the business owner. Often, businesses have only the founder as a decision maker. However, as the business grows, staff need to be engaged and on-boarded to work towards the same goal but delegating responsibilities can only be done when the strategic direction is clear. A clear understanding of vision, mission and



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responsibilities is needed for a company to transform from an entrepreneur-centred company to a small growth focused enterprise.

6. **Evaluation leading to knowledge management:** All activities (interventions) will be evaluated. Results will be used for improvement, continuous adaptation and to provide recommendations for next steps. Lessons learned will be documented and shared to support the effectiveness of the business growth consulting process for M-SMEs in general and more specifically led by youth and/or women.

2.1.5 Our tested training curricula for Start-ups and MSMEs

Our training curricula are based on the Inclusive business toolkit, containing 20 tools (Figure 1), structured around the Business Model Canvas, as well as the Inclusive innovation toolkit, containing: 12 tools, structured around the 4D innovation process. These tools are the basis of our training and business development services. Our approach is focused on customers, using human-centred design and the lean start-up method. For example, we encourage entrepreneurs to do rapid prototyping and include regular customer feedback moments in the design of new products and services. This way, whatever they develop will be relevant in the market.

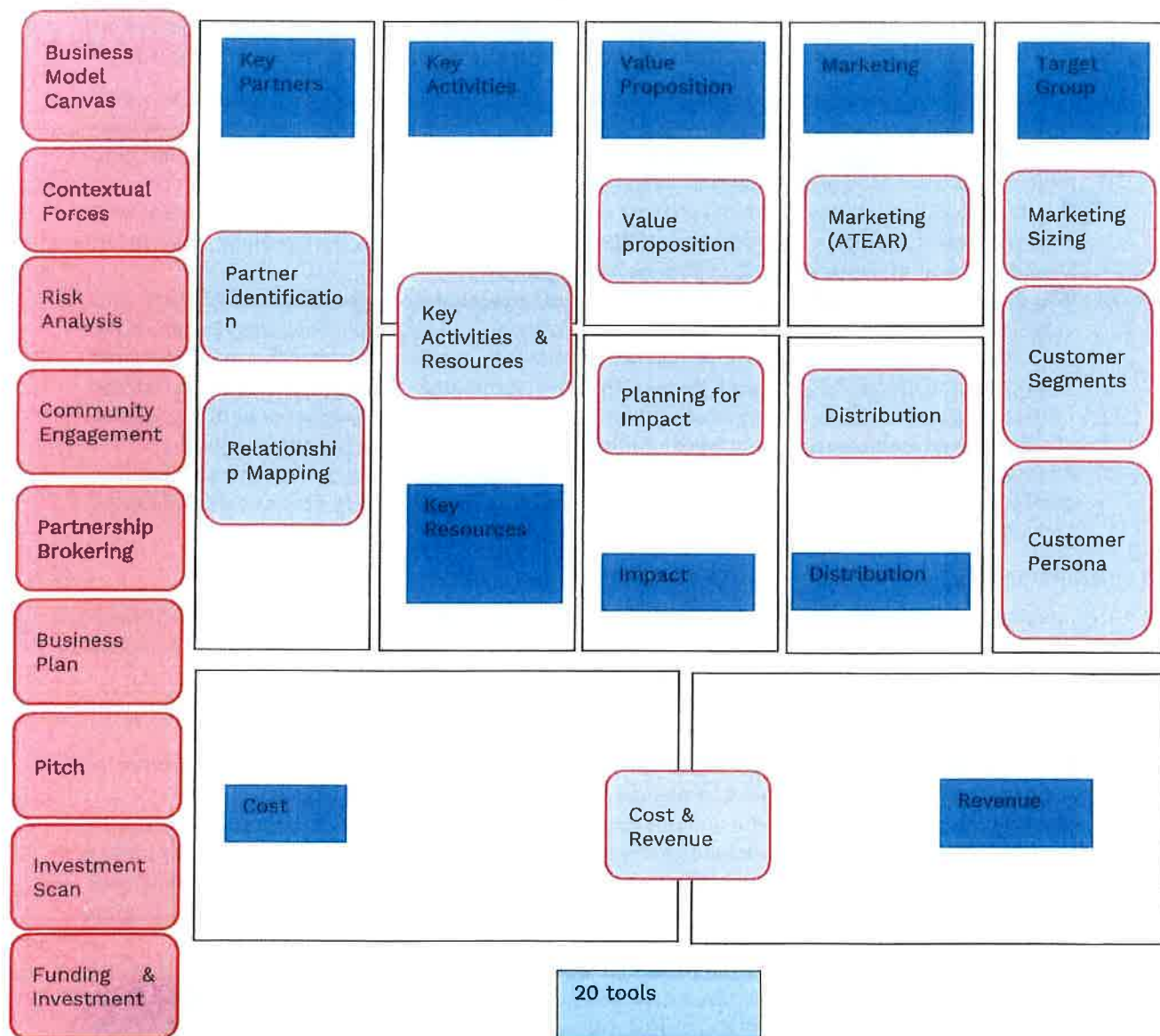


Figure 1 - The Inclusive business toolkit, containing 20 tools, structured around the Business Model Canvas

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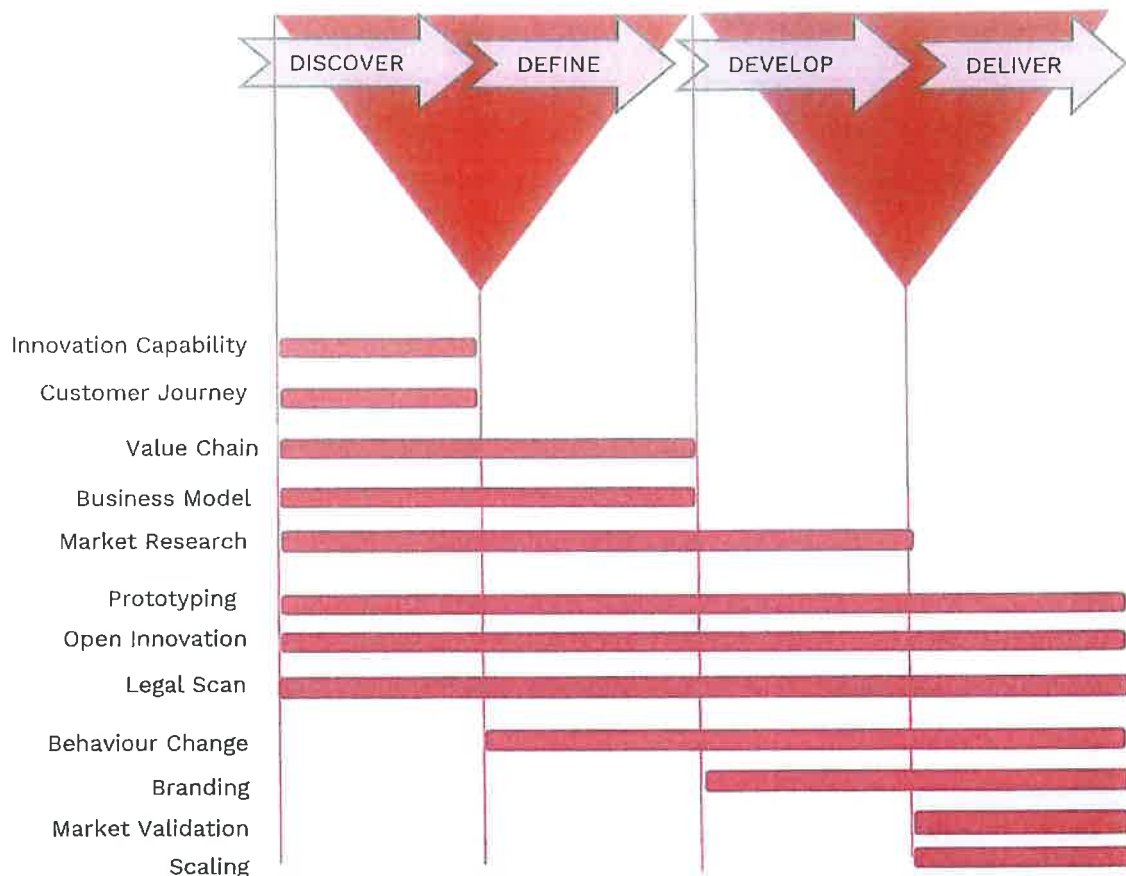


Figure 2 - The Inclusive innovation toolkit, containing: 12 tools, structured around the 4D innovation process.

To be able to design a tailored training program, we will use the input received from the inception phase, which will include an analysis of the project documents, the status report of previous executed activities from AICS related to MSME support, and other available project documents of MSME-support programme projects and programmes implemented. During this phase we will review the challenges the companies are facing and will adjust accordingly. Furthermore, depending on the challenges regarding access to internet we will make use of the following e-learning platforms:

- Skill ED platform
- Moodle platform
- Google Classroom

As indicated, we have developed a course for 'building your business model', which has been successfully used by over 1000 (starting) local entrepreneurs in Ghana, Ethiopia, Benin and Malawi and Diaspora Entrepreneurs in Europe. We will adjust the current course, with localized input and information, also based on the needs of the ventures. Please see https://www.skill-ed.org/platform/index.html?id=teveta_enterprise_course for an example of the course and below image (Figure 3) for an overview of the current content:

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Figure 3

Based on a detailed assessment of training needs of selected ventures at the end of phase A.3, we will further adjust the curricula we have. We will then decide which digital learning platform to use.

2.1.6 Combining International Experience and Local context

With our experience in the development and implementation of similar projects related to business incubation and acceleration, MDF will be a strategic partner to the Italian Agency for Cooperative Development, that is fully aware of Africa's entrepreneurial ecosystem, project complexity, business growth challenges, and Africa's industry and private sector development vision.

We combine experience from direct implementation of projects with entrepreneurs with our theoretical knowledge and lessons learned to improve the services of other actors through sharing of materials and Training of Trainers (ToTs). Our group recognizes that effective business incubation and acceleration must begin with the position and understanding of the nature of MSMEs and their vision. MDFs methodology will be generic and holistic and will build on methodologies used successfully in previous similar assignments. Our key experts in Sudan will help with the contextualization and understanding that will support businesses grow and scale in a turbulent economic situation where forecasting can seem impossible without the right tool kits

2.1.7 Our proposed team

To achieve the goals of the project, MDF proposes a team combining experienced in-house international staff and subcontracted Sudanese staff from Savannah, with whom we already cooperated for the assignment Small Business Innovation Research (SBIR): Entrepreneurship Made Inclusive through Digitisation (E-MIND) Project – Sudan, funded by the Dutch government. For that assignment a new open-source platform with remote and offline learning possibilities was tested in Sudan, to support remote youth & young entrepreneurs with entrepreneurship development services.

Core team


The core team is composed as follows:

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Name	Position	Brief description	Estimated N. of working days
Mr. Richard Yeboah- MDF in-house expert 	Team Leader	Enterprising specialist in entrepreneurship development and SME support and enterprise creation services in industrialized and developing countries. Serial entrepreneur, who supported many entrepreneurs, companies and NGOs in their early start up to become sustainable entities.	40
Mr. Yusif Yahya 	Project Manager Khartoum	Experience in planning implementation and evaluation of start-up training projects Founded a start-up incubator in Sudan that serves Khartoum, Darfur and Redsea state.	105
Ms. Maryam Garelnabi 	Business Development expert Khartoum	Business development expert in Sudan for the past 4 years Focus on gender and internally displaced communities	87
Ms. Mayada Osman Mohamed 	Marketing expert Khartoum	Worked for multiple local and international organisations in Khartoum, Sudan. Experience with leading the complete process of developing growth roadmaps, brand identity, and marketing strategies. Managing content marketing strategies and social media presence across all platforms.	83
Mr. Mohamed AbdAlrahman Elamin Abdalgadir	Project Manager Kassala	He worked for a variety of public and private organizations, both locally in	97

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		<p>Khartoum and internationally in Kassala. He has demonstrated the ability to effectively manage and lead teams in the design and implementation of social impact projects.</p>	
<p>Mr. Raghi Osman Ibrahim</p> 	<p>Junior Business Development expert Kassala</p>	<p>Experience in Entrepreneurship and Employment Promotion: Job Fairs, Start-Up Weekends, Hackathons', Market System Development, Value Chain Development Village Savings and Loan associations (VSLA), Microfinance, Business Activation Cycles, Labour Need Analysis,</p>	<p>95</p>
<p>Mr. Omer Bukhary</p> 	<p>Junior Marketing expert Kassala</p>	<p>Highly creative and skilled communication officer/director with over 5 years' experience in creating media for multiple platforms, including radio, television, web and social media, excellent skills on various multimedia software.</p>	<p>103</p>
<p>Ms. Susanne Afum Roelofsen- MDF in-house expert</p> 	<p>Curriculum development expert</p>	<p>Extensive experience in curriculum development, training, coaching and advisory of businesses on organisational capacity</p>	<p>20</p>
<p>Mrs. Marian Tadeffa Kubabom -MDF in-house expert</p>	<p>Gender and Monitoring and Evaluation expert</p>	<p>Mrs. Marian Tadeffa Kubabom is a socio-economic researcher, strategic program/institutional planning, M&E specialist, grant manager & a seasoned facilitator. She specialised in project cycle management & logical framework, using a facilitative, highly participatory planning approach, combining</p>	<p>15</p>

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		<p>quantitative & qualitative participatory methods in research & well-versed in the use of statistical surveys & analytical tools.</p>	
<p>Mr. Ekow Akyin Kwofie- MDF in-house expert</p> 	<p>Training of trainers expert/coaching</p>	<p>Trainer / Consultant and Business Development Expert. He has expertise in SME business development support, coaching, Strategic partnership management, business model development, SME/MSME enterprise development.</p>	<p>50</p>
<p>Mr. Edem Korshie ADZIKAH- MDF in-house expert</p> 	<p>Blended finance expert</p>	<p>is a development finance professional and a versatile Finance Trainer with diverse experience in development management, business development, local community leadership with a special focus on development finance.</p>	<p>15</p>

The full CVs of the above experts is enclosed in Annex I – CVs of Experts.

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Pool of external experts

The above team will be supported by a pool of external experts and (junior) advisors. Here below the potential trainers in advanced business modelling, market analysis and business development that we deem fit for the project.

Name	Area of specialization	Experience	Brief Description of the profile
<p>Ms.Rayan Gaffar HusseinAdam</p> 	Business Model Canvas. - Social Enterprise s.	8 Years training experience in social enterprises and business model canvas.	<p>Psychological support. She worked with female entrepreneurs. She focuses on social innovation and entrepreneurship: the understanding of the social institution in general, and the concepts of entrepreneurship (Awareness in fighting harmful customs community in various issues).</p> <p>Teacher in social entrepreneurship. Children's awareness activist</p>
<p>Ms.Hala Mohammed Mohammed Ahmed</p> 	Marketing, Feasibility Studies.	8 years in training and lecturing on Marketing and feasibility studies.	<p>Trainer in marketing for institutions and associations. Participated in preparing the marketing curriculum in entrepreneurship and training community entrepreneurs. Professional coach at Gate of Change for Training and Consulting (2019-2021) Professional trainer at FED (Organization for Training Women Entrepreneurs). Professional trainer at Social Enterprise Sudan Association (SESA) - Incubation program Master trainer (GIZ). Preparing the marketing curriculum for entrepreneurs (SESA) participating in selecting the best projects (SESA). Master's degree of science in business administration-marketing (2014).</p> <p>Phd in marketing: ongoing.</p>

Mr. Khalid Mohammed Ali	Business Development, Management & Consulting.	8 Years' experience in Business development training	<p>Khalid Mohamed Ali is a business leader with two decades of experience in management consulting. Khalid has worked with Fortune 500, mid- size enterprises and start-ups in the USA, Africa, and the Middle East.</p> <p>Since December 2020, Khalid has been the Executive Director of the European Chamber of Commerce in Sudan, a business development and research platform that facilitates business linkages and trade between European and Sudanese sectors.</p> <p>Khalid is a regular speaker at conferences and has been active in the public space through his participation to various think tanks. Khalid obtained a B.Sc. in Computer Engineering from The Future University in Khartoum, and a Master's degree in Management Information Systems from Florida International University in Miami, USA.</p>
Klaas Molenaar	MSME Financing, entrepreneurship, micro finance, guarantee fund development, implementation and management, Blended Finance	More than 40 years' experience in MSME development and finance	<p>Klaas is a hybrid entrepreneur, consultant, trainer, and academic crossing borders in search of new forms of inclusive financing for SMEs and ways to apply (inclusive and migrant) entrepreneurship training and development concepts in society. More than 45 years of experience as consultant, programme director, researcher, and policy maker. Worked on assignments globally for bilateral, multilateral and private organisations such as Netherlands Government,</p>



			<p>RVO, IFC, EU, BID, UN (ILO, UNIDO, UNDP), all Dutch Co-financing agencies, foundations such as Cordaid, ICCO, Oxfam Novib, Hivos or Woord en Daad. He is presently member of Chairman of the EnterStart Foundation and member of the Supervisory board of the Waste Foundation. He held various Board positions among other with European Microfinance Network (EMN Presidency), Netherlands Council for Microfinance, Steering Committee on Inclusive Entrepreneurship for OECD, MISFA Ltd Afghanistan and Supervisory Board member of The Financial Cooperative. Fluency in English and Spanish.</p> <p>Published various guidelines and manuals on (access to) financing of MSMEs.</p> <p>He is also the author of Management of Guarantee Funds for Small Enterprises, Training manual ILO Turin, 2004, ISBN 92-2-116033-5</p>
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Our proposed **Team Leader Mr. Richard Yeboah** will guide the technical design and implementation of each phase/activity, ensuring that the expected results are achieved and delivered on time and within budget. MDF confirms the group's total commitment to managing the project and achieving the expected results, as well as an exceptional contribution to training and coaching. Our commitment will be reflected in the following points:

- We will be fully operational as soon as the contract is signed
- We will install the key experts and support staff in the offices as soon as the project starts
- We will apply standards, procedures and methodologies developed in similar projects, adjusted to the local context during inception phase
- The logistical and organizational means will be in place to ensure that the team of experts is operational from the start of the project.



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2.1.8 Task distribution

Key Experts	Tasks per consultant
K-1: Team Leader	Inception report, assessment and due diligence report, training plan, review of blended finance mechanism, interim report, final report.
K-2: Project Manager Khartoum	Coordinate all activities in Khartoum and liaise with team leader in the timely implementation of all activities, support in the monitoring and evaluation of the projects, responsible for the stakeholder engagement and liaising with Financial Institutions
K-3: Business Development expert Khartoum	Coordinate the incubation and acceleration programme in Khartoum and support the junior business development expert in Kassala and liaise with the team to facilitate capacity development for the participating ventures
K-4: Marketing expert Khartoum	Lead the Implementation marketing and communication activities in Khartoum and support junior marketing expert in Kassala, and support in the organisation of network and marketing events
K-5: Project Manager Kassala	Coordinate all activities in Kassala, support in the monitoring and evaluation of the projects, responsible for the stakeholder engagement and liaising with Financial Institutions
K-6: Junior Business development expert Kassala	Coordinate the Incubation and acceleration programme in Kassala and liaise with the team to facilitate capacity development for the participating ventures
K-7: Junior Marketing expert Kassala	Implement marketing and communication activities in Kassala, and support in the organisation of network and marketing events
K-8: Curriculum Development	Curriculum development for the 2 trajectories (incubation and acceleration), setup of the e-learning platform
K-9: Gender and Monitoring and Evaluation expert	Advisory on gender mainstreaming of the programme, monitoring and evaluation
K-10: Training of trainers expert/coaching	Provide training of trainers, support, and coach local implementation team
K-11: Blended Finance expert	Design and monitor the blended finance services
NKE- 1: Trainers	Provide specialised training component on advanced business modelling, market analysis and business development
NKE-2: External Experts	Provide specialised expertise on blended finance, organise masterclasses
NKE -3: Junior advisors	Support the ventures to implemented tools within their business



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2.1.9 Indicative allocation of working days per expert and per phase

Calculation of Activities per Phase																
	PHASE 1 Inception	PHASE 2 Implementation of the business development										PHASE 3 Networking activities and events			PHASE 4 Follow-up	
		PHASE A: Selection of MSMEs and start-ups										PHASE B			PHASE C: Connectivity of MSMEs and start-ups with financial services and finance	
		A.1 Design and implementation of a marketing campaign	A.2 Pre-selection of potential beneficiaries	A.3 Final selection of beneficiaries	B.1 Training sessions	B.2 Mentorship and individual coaching	C.1 Design of a financial scheme (blended-finance model) for the provision of financial services	C.2 Pitching sessions	D.1 Networking activities and marketing events	D.2 Follow-up of MSMEs and start-ups supported						
Key Experts	0. Inception Phase															
	K-1: Team Leader	8	2	2	3	6	2	3	6	6	2	6	2	40		
	K-2: Project Manager Khartoum	5	10	10	10	30	9	5	10	8	8	10	8	103		
	K-3: Business Development expert Khartoum	2	5	5	5	30	9	5	10	8	8	10	8	87		
	K-4: Marketing expert Khartoum	2	10	20	10	10	5	0	10	6	6	10	6	63		
	K-5: Project Manager Kassala	2	10	10	10	30	9	0	10	8	8	10	8	97		
	K-6: Junior Business development expert Kassala	0	10	10	10	30	9	0	10	8	8	10	8	96		
	K-7: Junior Marketing expert Kassala	2	20	20	20	10	5	0	10	8	8	10	8	103		
	K-8: Curriculum Development	1	1	2	6	10	0	0	0	0	0	0	0	20		
	K-9: Gender and Monitoring and Evaluation expert	1	1	0	3	6	2	0	0	0	2	0	2	15		
	K-10: Training of trainers expert/coaching	2	3	3	3	15	5	5	3	8	3	3	3	50		
	K-11: Blended Finance expert	1	0	0	0	0	0	14	0	0	0	0	0	15		
	NKE- 1: Trainers	0	0	0	0	60	0	0	0	0	0	0	0	60		
	NKE-2: External Experts	0	0	0	0	0	20	10	0	5	5	0	5	40		
	NKE -3: Junior advisors	0	0	0	0	40	50	0	0	0	0	0	0	90		
	sub Total	26	72	82	80	277	125	42	69	67	60	67	60	950		
	Total	26	234				402	771			127					



2.2 Activities: Workplan

2.2.1 Phase 0: Inception Phase [20 days]

As mentioned in the comments on the ToR, we propose to start the project with a preparation phase. The proposed inception phase is expected to take 20 working days after signing of the contract and will involve:

- Getting agreement among all the stakeholders about the project's objectives and proposed results including the institutional requirements to achieve the results.
- Agreeing on a workable management structure, clarifying tasks and communication lines to support true partnership.
- Elaborating a detailed work plan under the leadership of MDF and WE-RISE! Project team, including required activities, at least for the first five months with ample flexibility for implementation, depending on changing needs and circumstances.
- Mobilising experts and finalising contractual arrangements with subcontractor
- Building a base of shared knowledge, mutual trust and a shared sense of responsibility.

0.1 Consultative Meeting

After signing the contract, the team will hold a meeting with the WE-RISE! team to further deliberate on the scope of work. The meeting is expected to provide further understanding on the assignment. The scope and expectations will be clearly defined and both parties will establish better relations for effective communication and interaction. We prefer to work in a collaborative way with our clients and have short and regular (e.g., bi-weekly) project meetings.

0.2 Detailed work plan and Mobilising experts

The team will undertake an initial quick scan and discussions with the key stakeholders, draw up a 10-month detailed work plan and submit it after 20 working days after signing of contract. During this preparatory stage all relevant experts will be mobilised, and contractual arrangements will be completed. This will mark the end of the preparation phase.

0.3 Inception Report

After the consultative meeting, the Team leader will present a draft inception report to WE-RISE! Team and AICS after 20 days of signing of contract. The inception report will outline the Key activities, approach, reflections, and amendments regarding the technical proposal in light of new developments, which will have effect on the implementation of the TA. The inception report will also include a Draft Report Format.

Deliverables for phase 0

- Draft Inception Report

Means expressed in expert / working day for Phase 0:

	Working days
Key Experts	
K-1: Team Leader	8
K-2: Project Manager Khartoum	5
K-3: Business Development expert Khartoum	2
K-4: Marketing expert Khartoum	2
K-5: Project Manager Kassala	
K-6: Junior Business development expert Kassala	0



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K-7: Junior Marketing expert Kassala	2
K-8: Curriculum Development	1
K-9: Gender and Monitoring and Evaluation expert	1
K-10: Training of trainers expert/coaching	2
K-11: Blended Finance expert	1
Total	26

Schedule and deadline:

[illegible]

Completion period	Elapsed period	Future period
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Activity supervision: Team Leader

2.2.2 PHASE A. Selection of MSMEs and start-ups [60 days]

The proposed phase is expected to take 60 working days and will include:

A.1 Design and implementation of a marketing campaign for the promotion of the BDS programs

The team is expected to reach out to both new (idea-phase) start-ups as well as existing MSMEs.

Our recruitment strategy will be inclusive and specifically targeting women youth and internal displaced people.

Objectives:

- Stakeholders are aware of program.
- Outreach strategy developed.
- Online platform live.
- Call for applications is launched and received 600+ applications.
- Scope of Work (SOW) with external experts and junior consultants agreed.

Activities:

1. Engagements with stakeholders

The first step of the program will be to engage with relevant stakeholders through individual (online) interviews or focus group discussions. This includes:

- ✓ (aspiring) Entrepreneurs.
- ✓ MSMEs.
- ✓ Enterprise Support Ecosystem in Sudan.
- ✓ Financial Institutions.
- ✓ Public institutions



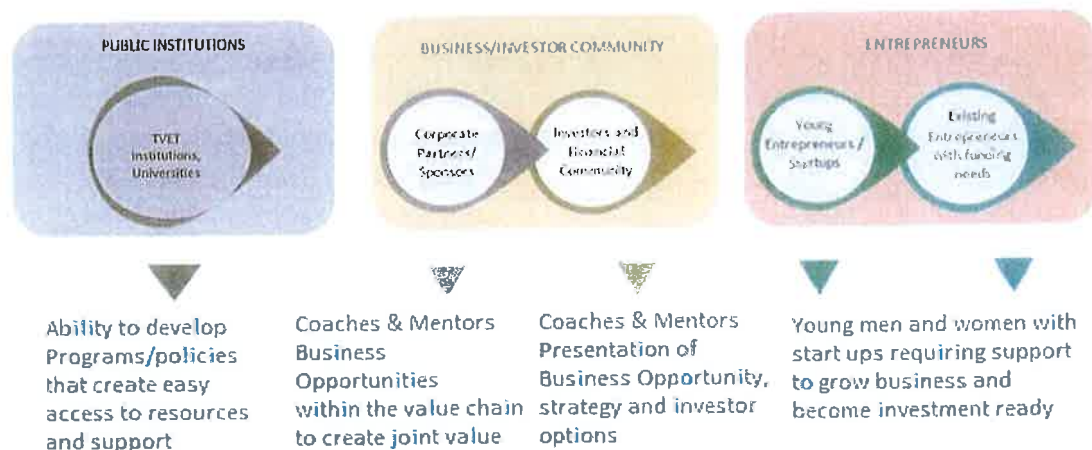


Figure 4

We plan to keep these stakeholders involved during the project by means of an online platform, which is part of our outreach strategy.

2. Developing an outreach plan.

An outreach strategy will be developed to spell out how we will implement an awareness campaign. We will make sure that the message we want to convey reaches the right target groups. We plan to structure the campaign through the use of a wide range of media, including radio, TV and social platforms to create a multiplier effect which will allow us to reach out to a broader audience.

As this programme is a 10-month program, the promotion and the messaging will come in intermittent timeframe, without beneficiaries having the feeling they are hearing the same message.

The outreach plan is to make sure that the team knows exactly where and how to reach the targeted entrepreneurs, financial institutions, and other support organizations. Furthermore, the strategy should outline the activities the team and the larger stakeholder's network should implement to get the right reach in terms of quality and quantity of applications and that the right target group also applies.

- Define entrepreneurship to the wider audience attracting pre-existing and operational companies that might have not considered themselves as such
- Create visibility for the program and ensure both quantity and quality involvement from entrepreneurs, companies, and larger stakeholders within the Entrepreneurial Ecosystem of Sudan
- Raise awareness around the programme and encourage participation from target groups, buy-in from the Sudanese Entrepreneurship Ecosystem to mobilize and refer MSMEs

Our awareness raising strategy and communication plan will not only focus on digital and online channels, but also via face2face events. While many young Sudanese are active online, building their trust in the value of the program may require us to do face-to-face and physical outreach (events) and more traditional media channels (e.g., student radio, community radio network, TV). Table 1 below presents the proposed communication activities to be carried out in the recruitment phase of the project.



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Media and communication plan			
Channel	Main Strategies	Goals	Objectives
Website of program and social media channels of partners	Promotions Events Announcement	Increase reach and recruitment	<ul style="list-style-type: none"> ★ Create visibility for the program and ensure both quantity and quality participations from entrepreneurs, companies and investors ★ Raise awareness around the challenge and encourage participation from target groups
Print & Radio	Program Announcements	Expanding reach and creating 'buzz'	<ul style="list-style-type: none"> ★ Press articles on various media platforms to reach more subscribers ★ Advertising of the program openings to increase the reach of the program
Physical Events	Call for application explanation events	Inform targeted MSMEs about the opportunity	<ul style="list-style-type: none"> ★ information sessions in the various locations to inform potential beneficiaries how to apply and provide assistance in the filling of forms
Help desk / Contact form	Provide assistance to MSMEs	Assist in the application process to that want to those who want to apply but having difficulty or questions	<ul style="list-style-type: none"> ★ set up a help desk to support MSMEs

3. Developing an online platform

MDF has gained experience in similar assignments where we created a project database of companies and general information about the program. This can also be used for applications and news updates. MDF owns the Business for Development (B4Dev) platform, on which we can create a project-specific branded portal where all stakeholders can register a profile. The platform comes in a WordPress website with a log-in environment.

Examples of current portals (in development) are:

- Ghana Innovation Hub (2019) - 1036 members / 585 business plans / 27 mentors
<https://Ghanainnovationhub.com/> - owned and managed by MDF



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- Mozambique Mastercard MSME COVID-19 Recovery and Resilience Program (2021)
<https://crrp.b4dev.net/>



The benefits of the platform are the following:

- For Entrepreneurs and existing companies: an all-in-one platform for (aspiring) entrepreneurs and companies to showcase their business (plan) and get connected with buyers, investors, and mentors to guide them through their journey to success.
- For Investors/Financial Institutions who are looking for pipeline: a pool of businesses to invest in with easy access directly to entrepreneur with option of mentor guidance. Investor profiles are not public, so investors can reach out to interesting profiles directly through the messaging function to receive further information. This will allow us to involve multiple financial institutions without any commitment from their side. They can browse profiles and reach out if they are interested.
- For Mentors: a place for our project staff and external/junior advisors to upload their profile and skills set so that entrepreneurs can reach out to them for support. Direct matching between company and mentor is an option for either free or paid support. We would develop a guide for each of these parties to sign up and share this widely in the ecosystem. This can include other BDS providers, investors and private sector.

We propose the following sub-pages for the platform:

- Home (including 'about the project')
- Database (entrepreneurs and 'mentors')
- Application page with information about the program
- News
- FAQ for all stakeholders
- Contact form

4. Launch event and launch of Call for Applications

When the online portal is live, we can launch the call for applications. This phase includes:

- **Branding**



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Although we have a marketing & Communication expert, we will still need to subcontract a design company, to assist in branding the programme (logo design, brand book, promotion materials, brochures, (pull-up) banners, etc and the printing of these materials).

- Development of marketing materials such as
 - the application form - including Training Needs Assessment (TNA)
 - Social media messages
 - A media package for stakeholders to share the call for applications
 - Invitation and logistics for a (online) launch event

The applications will be collected with a google form which includes:

- Personal information of applicant
- Business information
- Questions on company and staff training needs (training needs assessment -TNA)

We will use this information to pre-select companies.

We will make use of existing networks, (associations, banks, partners, other development partner projects and interventions, etc) as well as make conscious efforts to recruit within the non-usual suspects. List of potential SMEs is identified based on criteria such as business potential, volume of operations, contribution to (in) direct employment creation, and location. There will be a rolling call for application throughout the project implementation phases.

5. Scope of Work (SOW) with external experts and junior consultants is agreed

After reviewing the TNA information, we have a clearer overview of which external experts we would need to get on-board (e.g. legal, auditor, etc). We will organise:

- A call for applications
- Interviews
- Signing of SOWs with each partner

A.2 Pre-selection of potential beneficiaries

Objectives:

- Needs of entrepreneurs and FIs are clear.
- Shortlist of participants for cycle 1 and cycle 2

Activities:

1. Training needs assessment

We will do a proper analysis of the TNA questions filled by the applicants on their business status and training needs. Next to this, we will have interviews with Financial Institutions to understand their funding criteria and align these with the TNA data to come up with final recommendations for the program implementation. This will make sure we focus on the right aspects of investment readiness to achieve the 100 funded companies at the end of the program.

2. Shortlisting participants

After the deadline of application, a team will review and screen applicants' business using criteria outlined in close consultation with the WE-RISE! Team. The recommended criteria are:

- Available documentation of the business (registration, financial documentation)
- current sales volume
- existing team
- impact and
- financial feasibility.

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Figure 5 - Selection process with ideal numbers per cycle

This process will be transparent, with an uneven team of reviewers and gender inclusiveness will be considered. The shortlist will consist of 300 applicants per cycle, which will be presented to AICS to finalise the list of 200 we will select for the assessment stage.

A.3 Final selection of beneficiaries

Objectives:

- Final list of participants for cycle 1 and cycle 2
- Training program components finalized with dates

Activities:

1. Assessment bootcamps

200 applicants (both incubation and acceleration) will be selected for this phase per cycle. Applicants will be assessed through a bootcamp which comprises of group sessions and one-on-one interviews using tools and instruments designed at MDF for assessment purposes. We will make use of the 5C- Capacity assessment model, the Integrated Organisation Model, and the Inclusive Business Accelerator toolkits.

2. Final selection

After the assessment **150 SMEs** will be selected for the business incubation and business acceleration training and coaching program. The ratio of incubation and acceleration will be determined during this phase, based on the quality of applications. The list will be sent to AICS for approval. The businesses will be grouped in 5 cohorts, with each cohort having 30 ventures. Depending on the level we will determine which company will go through an incubation program and which will go through an acceleration program.

This whole process will be done at two different times, making sure that we selected a minimum of 300 beneficiaries for the incubation and acceleration programs.

Deliverables for phase A

- Marketing and communication strategy, including the outreach results of the communication campaign (max 5 pages).
- Report on need assessment (max 10 pages)
- List of participants in the live events (like boot camps or hackathons)
- Final list of beneficiaries to access the full program



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Means expressed in expert / working day for Phase A:

Key Experts	Working days		
	A.1 Design and implementation of a marketing campaign	A.2 Pre-selection of potential beneficiaries	A.3 Final selection of beneficiaries
K-1: Team Leader	2	2	3
K-2: Project Manager Khartoum	10	10	10
K-3: Business Development expert Khartoum	5	5	5
K-4: Marketing expert Khartoum	10	20	10
K-5: Project Manager Kassala	10	10	10
K-6: Junior Business development expert Kassala	10	10	10
K-7: Junior Marketing expert Kassala	20	20	20
K-8: Curriculum Development	1	2	6
K-9: Gender and Monitoring and Evaluation expert	1	0	3
K-10: Training of trainers expert/coaching	3	3	3
sub Total	72	82	80
Total	234		

Schedule and deadline:

M1	M2	M3	M4	M5	M6	M7	M8	M9	M10

	Completion period		Elapsed period		Future period
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Activity supervision: Team Leader.

2.2.3 PHASE B. Implementation of business development services programs (5 months)

B.1 Training sessions + B.2 Coaching and mentorship

As mentioned in our comments on the ToR, we will combine phase B1 and B2 as they will run simultaneously.

Objectives:

- Training of Trainers completed
- Final training materials developed, including e-learning course

Activities:

1. Development of Curricula, Finalization of training materials, including e-learning course



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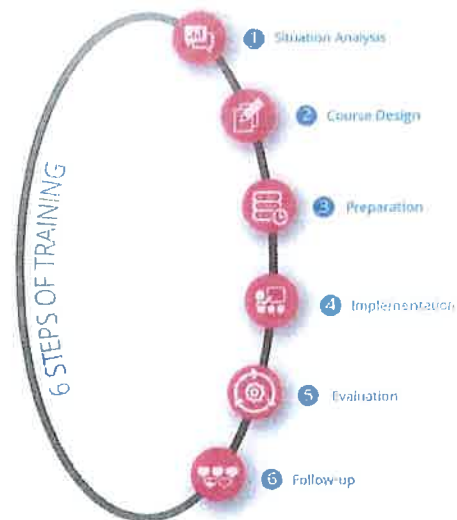
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The process of development of materials will include steps 1-6 as illustrated in the diagram alongside.

Step 1. Situational Analysis

The purpose of conducting a situation analysis including a quick scan is to identify what is already on the ground and where the challenges and differences are. We propose to organize a 2 day kick off workshops in the 2 states with selected staff, select group of MSMEs and start-ups and relevant stakeholders. These 2 days will be used to conceptualize the acceleration framework and Delivery mechanism. The findings of the workshop will inform the final design and execution of the scope of work. The starting point of this exercise will be the organizational assessment and the Training Needs assessment.



Goal of the 2 days' workshop will be to have a:

- Description of all available training materials being used. This will be grouped by subject matter.
- Description of training delivery mechanisms used and the effectiveness of it.
- Preliminary selection of training materials to be used for the standardized training material (curriculum);

Step 2. Course Design

The initial Venture acceleration program proposed is a 3-6-month program that will provide selected ventures with tailored support and create an enabling environment for success. The program will take selected startups and MSMEs through an immersive intervention that will enable them to work rapidly to:

1. Test their prototype
2. Finalize their MVP
3. Go to Market strategy
4. Digital skills
5. Environmental sustainability
6. Grow their customer base
7. Enter new and keeping existing markets.
8. Understand business metrics like budgeting and finance
9. Understanding of business model and business plan
10. Learn how to harness and scale their team for maximum impact
11. Work on Scale plan

The program will support the selected entrepreneurs by providing them with efficient training and support as well as immersing them in an environment that provides learning, virtual infrastructure, mentorship, inspiration, and networking opportunities. The program content is bespoke and focuses on product differentiation and help start-ups in getting their innovations ready for adoption and distribution. This intervention activity will include:

- Face-2-face physical training sessions
- Self-pace e-learning sessions
- Pitch Practice,
- Advisory Sessions,
- Mentor-Matching, and Demo Day.

The chosen ventures will also be required to go through a finance coaching Program to enable them to manage resources effectively to achieve business goals.



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2. Training of Trainers

Step 3. Preparation: conducting Train of Trainers program

We propose a 21-days Training of Master Trainers combined with an intensive peer review and coaching program. As this is a train-the-trainer (ToT) program we will pay particular attention to two aspects:

1. Introducing adult learning training methods and techniques and online facilitation, enabling incubation programs to continue, even in case face-2-face meetings are not allowed due to COVID-19.
2. Introducing all relevant concepts and techniques needed to execute the framework as agreed

A detailed training program will be designed, whereby we combine classroom sessions with field visits. After the ToT, the participants will be requested to implement the trained models within their respective institutions.

3. Training sessions execution, Coaching and mentorship

Step 4. Training Implementation, certification and graduation

The implementation of the training will follow an approved implementation schedule for each state. The success completion of incubation or acceleration program will be the basis for certification. All participants that meet the completion threshold, will have the opportunity to participate in the next phase of the programme, which will be available only for graduated beneficiaries. Together with the relevant stakeholders, criteria will be set to create completion and graduation thresholds. We foresee 2 types of programs: Incubation and acceleration. Our start-ups incubation and acceleration programs (regarding the established MSMEs) have been successfully implemented in Ghana, Malawi, Ethiopia, Benin, Sierra Leone, and Mali. The tools are relevant at different stages of business and across different sectors, but their use can be tailored to a specific context. What we, therefore, want to achieve in the inception period is local embeddedness through.

- A better understanding of the challenges in Sudan,
- Engaging local trainers and experts who can execute the trajectories and the follow-up programs,
- Contextualization of our programs with local examples.

The support to be provided should, in our view, be focused on four main aspects: 1) the market, 2) operations, 3) the team and 4) finance. The program will be a combination of group workshops, online support, implementation assignments, and continuous coaching. By the end of the program, the following outputs are expected to be produced for each of the entrepreneurs: a) a prototype of product/service, b) a business model with tested assumptions, c) first (potential) clients/customers, and d) a clear finance & implementation plan.

The three to 4-month program will have:

- Six 2-day workshops with the entire team. Each workshop will be followed by an assignment for the team to work on in between workshops.
- Continuous coaching with one dedicated team member. Coaches will support with an action plan for the venture and monitor progress. Coaches are also responsible for guiding ventures in the design of their budget for the grant.
- Consultancy (topics to be decided by each company). A budget will be available to each company for e.g. legal support or a technical expert on a specific topic.
- A pitch event at the end of the 3-4 months; showcasing all progress of the ventures and aimed at engaging (more) partners and raising (follow-up) investment.

The expected outcomes are:

- Proof of concept of their idea for a product or service



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- A sustainable growth plan for the business, targeting the right customer(s) in the identified profitable segments
- Low operational costs through streamlined activities and clear KPIs
- An HR plan targeting the right professionals to help the business grow
- Financial understanding and projections for 3-5 years
- All documentation to apply for a (bank) loan or investment (investment and financing plan)
- New partnerships to support growth strategy
- An impact plan for the company

Proposed guidelines for the ventures:

- Teams must all nominate one team member to be the representative for the coaching (we can work with all team members)
- Only one team member can pitch at the final event
- Team members must have minimum 1 day per week to validate the business case
- Teams must submit a bi-weekly report on progress
- Teams have at least two engagements with their dedicated coach/mentor every two weeks

Provision of incubation services to the 150 identified Startups

Our incubation usually takes place over a period of three months and implementation coaching is an important component. For the purpose of the project timeline, we can fit the training program (7 workshop days) in a period of 6 weeks, but we suggest a follow-up coaching component for at least another 6 weeks (ideally over the entire project period) to make sure the entrepreneurs implement their learnings. We spread the 7 days as follows:

- o Week 1: Building your Business Model (2 days),
- o Week 3: Building Operations and Partnerships (2 days),
- o Week 5: Team, Financials and Next steps (2 days),
- o Week 6: Action planning and pitching (1 day).

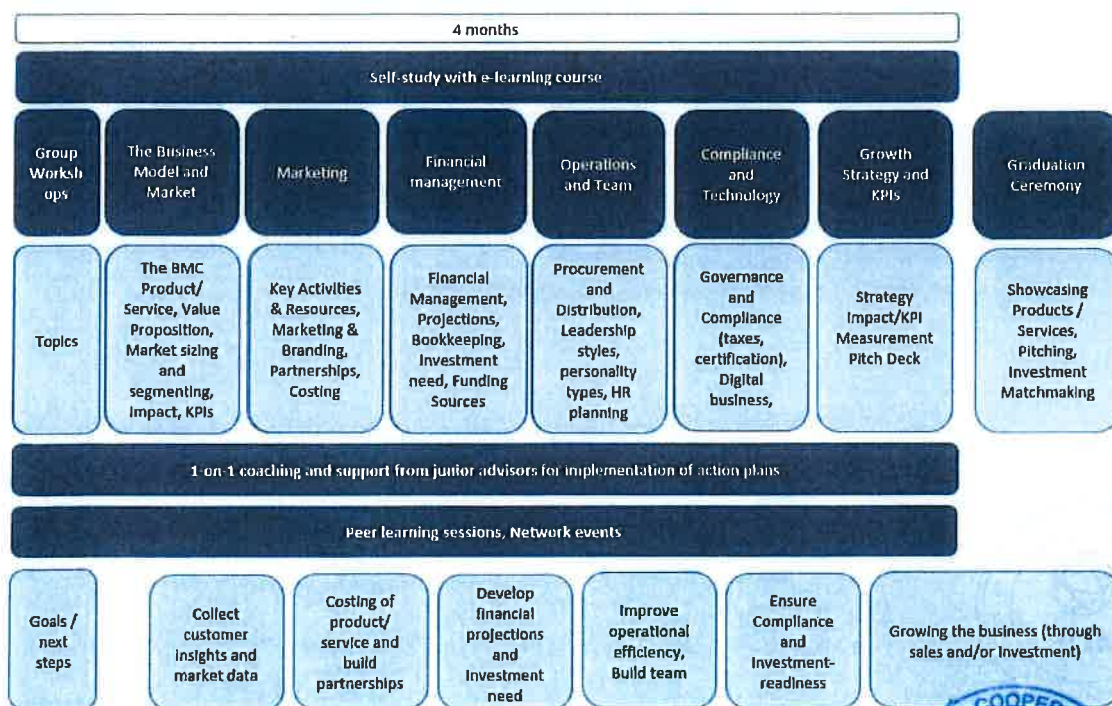


Figure 6



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We work with a maximum of 30 entrepreneurs per group, so we would implement the incubation program in five batches. This ensures there is ample time for trainer engagement and peer learning and also allows entrepreneurs to choose their own preference of training days (and potentially training location). In between the workshops, they get homework assignments, such as interviewing (potential) customers, reaching out to partners, and making financial projections.

Our aim would be supporting the incubation companies for the full period of the project. We therefore propose to have a peer learning space on a platform that is widely used in Sudan (e.g. WhatsApp, Telegram), where the entrepreneurs can exchange learnings after the training program. We can post, monthly, inspirational articles, learning questions and share each other's product and service offers. In this way, we can keep them engaged until the end of the program, for which we propose an exhibition day for both the incubation and acceleration participants.

Development and implementation of a business acceleration program for 150 identified MSMEs

Our acceleration programme usually takes place over a period of six to nine months, with implementation coaching as an important component. For the purpose of the project timeline, we can fit the training program (10 workshop days) in a period of 4 months, but we also suggest a follow-up coaching component here for at least another 4 weeks (ideally over the entire project period) to make sure the entrepreneurs implement their learnings.

As you can see, our proposed acceleration program has similar components to the incubation program. It is in the execution that there is more application to the stage of business. In incubation, we focus more on market research, product/service design and planning. In acceleration, we look at the challenges during implementation. However, we believe companies, at any stage, benefit from the three main building blocks of the Business Model Canvas:

- a) market access** improvements such as customer segmentation, value propositions, and updated marketing approaches
- b) operational efficiency**, whether planning for activities and resources or optimizing it
- c) financial planning and management**, which during the acceleration period is more tailored towards governance and compliance – also encouraging companies to e.g., pay taxes and workers insurance.

We spread the 10 days of the acceleration program as follows:

- o Week 1: The Business Model, Customer and Market Segmentation (2 days),
- o Week 3: Operational Efficiency (2 days),
- o Week 6: Financial management, Governance and Compliance (2 days),
- o Week 9: Impact, Team, and Partnerships (2 days),
- o Week 12: Investment and Pitching (2 days),
- o Week 15: Submission of action plans and investment need.



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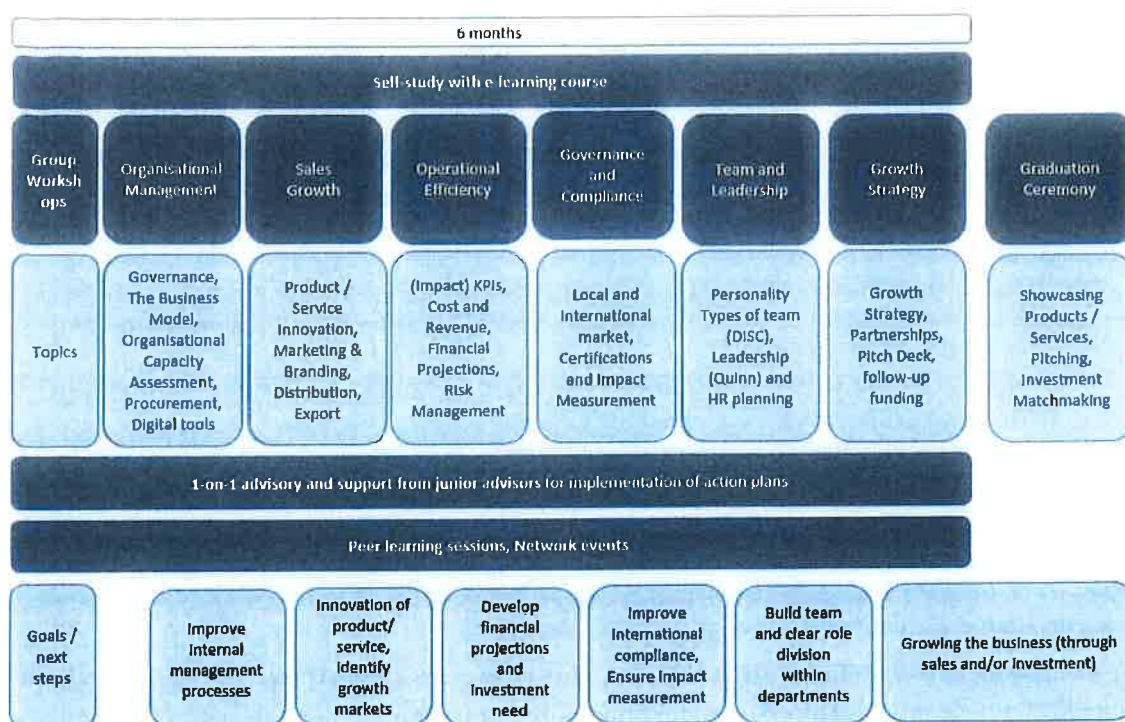


Figure 7

Step 5: Evaluation

We understand that we will work with the MEL lead of the WE-RISE! Project to get acquainted with the existing MEL systems and protocols, nevertheless we would like to emphasize that our approach towards Monitoring, Evaluation and Learning encapsulates four components which include 1) planning, 2) data collection, 3) making data usable and 4) using data for decision-making. We understand that our assignment is meant to contribute to the improvement of access of women, youth and people living in vulnerable situations to a more inclusive market system (understanding which approaches works), development of pipeline investee companies that parties can invest in, aiming at supporting these MSMEs and start-ups to access financial and non-financial services.

As such, we envision collecting information at different levels and provide information on the effectiveness of this Intervention Logic. This assignment will also be an exercise wherein the Theories of Change for improving the linkages between the levels and studying how the foreseen outcomes and impact come about. Starting point will be this Result-based management (RBM) management strategy that focuses on change (outcome and impact), without neglecting the strategies put in place to achieve this change (outputs).

We intend to use participatory monitoring and evaluation methods which enable all involved to follow the progress and to act whenever necessary for adjustment. Our results-based approach involves broad communication of (higher level) results through various media channels. It also serves to encourage and strengthen programme participants' and involved stakeholders' abilities to identify their own needs, set their own objectives, and monitor and evaluate them. The proposed methods are the following:

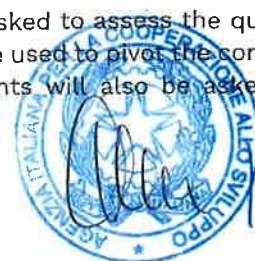
- ❖ Rapid appraisal through individual feedback and group discussions

Before, during, and after the different activities, participants will be asked to assess the quality of the programme and identify areas for improvement. The input will be used to pivot the content of the programme to meet the needs of its beneficiaries. Participants will also be asked to



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complete a survey at the start and end of the activity they are involved in and every 6-12 months the programme will assess the extent to which they have reached their personal development goals and how the programme contributed to that.

We will ask the assigned coaches (each company gets a dedicated person for the full program duration) to report on

- The action plans of the companies and what main items the teams worked on during the program.
- Main topics discussed in their one-on-one meetings. This will inform whether we need to adapt the modules for cohort 2 and give us insight into the main challenges the SMEs face in their growth process.
- Outcomes achieved with the individual companies, e.g. new partnerships secured, sales growth, new certifications, or funding accessed.

❖ Quantitative data collection through direct observation and survey

To assess whether the programme has successfully implemented the expected outputs, we will gather nominal data through direct observation (e.g., number of participants, number of enterprises, and number of investors). This data will be complemented by surveys which will ask participants detailed feedback on their knowledge, skills, and attitudes (before and 3 months after participating), lessons learned, and results achieved.

The baseline data will be collected at the start of the program. This will function as starting point for ongoing and longitudinal follow-up monitoring of the entrepreneurs and their companies.

Data collection for monitoring the progress with regards to the prescribed results (outputs and outcomes). Next to the more generic quantitative measurement of progress with regards to the outputs, we propose to use *outcome harvesting and most significant change* methodology for determine progress and success related to the outcomes.

Outcome Mapping

Outcome Mapping is a participatory monitoring and evaluation methodology that seeks to understand the ways in which organisations contribute to changes in behaviour, relationships, activities and/or actions of the people, groups, and organisations with whom a programme works directly. Outcome Mapping is based on the principle of actor-centred development and behaviour change: it is only when the actors involved in / targeted by an intervention change their ways of working, progress towards desired outcomes can be achieved. Recognising these actors and their intended 'behavioural change' is at heart of the understanding (mapping) and learning during the change process.

Most Significant Change

Most Significant Change is a qualitative evaluation method aimed at mapping out 'change' in the eyes of key-stakeholders involved in a particular intervention (i.e., project/programme staff, managers, and beneficiaries). The methodology is centred on collecting stories of change and analysing them in a participatory way to value the issues captured by these stories. It helps answer the questions: what impact did our project/programme have on the lives of beneficiaries or what were the unintended changes that were achieved by our project/programme? It is also well suited for relevance evaluation criteria.

Data collection

Data collection will be done using different means focusing on relevance, effectiveness, and efficiency, for example: surveys can be created and shared making use of SurveyMonkey, intake forms can be hard copy with processing in Excel or fully digital, observations can be hard copy or using digital means (SurveyMonkey or other data collection software).

The implementing staff will be responsible for data collection related to activities they organise; the M&E coordinator will assist in setting up and monitoring compliance.



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Attendance lists / observations

Each event will be closely monitored by making use of registration and attendance lists and after each event a brief report will be written by the lead person to organise the event.

Activity Satisfaction survey

Each activity (training, coaching,) will be concluded with a feedback form. This form will follow indicators on satisfaction with services delivered and will be taken up in an activity report. The lead person for the activity is responsible for the report and will share the report with the M&E coordinator.

Follow up survey participants activities

3-6 months after activities have been implemented, a survey will be sent to the participants of that activity to gain information on the *uptake* of the activity conducted.

Follow up survey visitors of events

3-6 months after events have been implemented, a survey will be sent to the participants of that activity to gain information on the *uptake* of the event (e.g., relevance and success of connections made).

Reporting

We will submit 3 main reports (inception report, interim report, and final report). We will work towards providing information as stipulated in the ToR. However, before reporting is due all (training) activities will be evaluated to capture the appreciation of the participants and a judgement on how effective and efficient the training was delivered. This is done via a confidential evaluation form as well as verbally at the end of the training. Positive aspects and suggestions for improvement are captured from participants. Evaluation results of all trainings will be archived and aggregated by the consultants and shared with the relevant stakeholders. Results will be used to improvement and continuous adaptation.

(B.2) Coaching and mentorship

Coaching and mentoring are relevant skills where one-one interaction is needed to focus and amplify results. Coaching is an approach to people development that, as it happens in the one-to-one interaction, helps individuals to develop exactly those skills and mindsets that are most directly needed for improved business performance. Essential is that the coach facilitates discovery by the participant (rather than offering advice), so that the participant gains experience to solve future challenge independently. Thus, coaching empowers rather than simply teaches. Strength of coaching is that it is normally provided as a series of sessions, which enables achieving a growth objective in steps, each subsequent session focusing on the ongoing or newly emerging challenges the incumbent faces. MDF uses the GROW model of coaching illustrated in the diagram next page.



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The Model is designed to help individuals leading businesses improve performance, and enhance development by; setting a goal, looking at the reality (where things are), analysing the available options, and then making a choice (determining the way forward).

Coaching is unique as it meets individuals at their point of need hence relevant. Our coaching approach will be based on assessing the level of development of the company and its business leader. Start-up ventures require support in more basic organisational set up support whereas developing organisations have some systems in place and the focus is on improving them. It is expected that we are targeting to grow these beneficiaries to consolidating or mature organisations. Coaching will serve to support beneficiaries during and post training to progress in their organisational life cycle. We will assess the participants' level of development and they will set a goal at the start of the coaching. In addition, we will create feedback loops where they will feel free to share ideas or concern.

The focus of the coaching, both individual and as group, will be on legal services, identification, and prioritization of business goals, structuring of communication strategy, publicising products and services, and preparation of pitch to investors or financial institutions.



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Means expressed in expert / working day for Phase B:

Working days		
Key Experts	B.1 Training sessions	B.2 Mentorship and individual coaching
K-1: Team Leader	6	2
K-2: Project Manager Khartoum	30	9
K-3: Business Development expert Khartoum	30	9
K-4: Marketing expert Khartoum	10	5
K-5: Project Manager Kassala	30	9
K-6: Junior Business development expert Kassala	30	9
K-7: Junior Marketing expert Kassala	10	5
K-8: Curriculum Development	10	0
K-9: Gender and Monitoring and Evaluation expert	6	2
K-10: Training of trainers expert/coaching	15	5
K-11: Blended Finance expert	0	0
NKE- 1: Trainers	60	0
NKE-2: External Experts	0	20
NKE -3: Junior advisors	40	50
sub Total	277	125
Total	402	

Schedule and deadline:

M1	M2	M3	M4	M5	M6	M7	M8	M9	M10

	Completion period		Elapsed period		Future period
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Activity supervision: Team Leader.

2.2.4 PHASE C. Connecting MSMEs and start-ups with Financial Services and private investors

It is imperative that MSMEs that graduate from the training and coaching programs, are also supported to get access to finance. Improving access to finance for MSMEs and particularly for youth and women entrepreneurs is one of the major challenges for this project. Traditional banking institutions may be unwilling to lend to those target groups that they perceive as risky ventures. This can make it difficult for small businesses to secure the funding they need to start or grow.



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Since the financing needs of MSMEs will vary we will set up a Blended Finance Scheme (BFS) whereby we will focus on possibilities to create leverages in financing by linking different Financial Service Providers (FSPs) to the intended target groups.

Given the specific barriers in financing for MSME in Sudan the proposed BFS will have three specific components where leveraging and matching will be possible and is expected to be effective:

i) Attracting private capital from angel investors to strengthen the capital base for MSMEs with an **Angel investment fund** component. This will be built on the Savannah Innovation Labs, Diaspora-backed angel fund, that has already deployed USD 150,000 in the last 12 months into four start-ups. With the Angel investment, we expect that, with the provision of 50% matching fund (repayable grants), the risk for the angel will be minimized and will stimulate them to provide at least the same amount to the start-up/MSMEs.

We will provide a matching fund of USD 60,000 to these (Diaspora) angels, to de-risk their investment. This matching fund will operate as a revolving fund.

ii) Linking MSMEs to formal financial service provider (FSP) e.g. banks with a focused guarantee fund. These Guarantee Funds will be accessible for ventures that are considered prospective clients for the formal banking sector but primarily lack the needed collateral to get such funding.

We will create a **small guarantee fund** for USD 100,000 (with a multiplying factor if 1 to 2 or 3) and seek, in the course of the project, implementation additional support from FSPs and other DFIs

These 2 options are primarily aimed at supporting growth MSMEs and revenue making start-ups, that are already in operational and would like to expand.

iii) **Start-up kits / kick start funding:** We, however, believe that within the Sudanese market, there are many start-ups (early stage, pre revenue or informally operating businesses), that will need more support to become acceptable clients for FSPs especially for MFIs. Such start-ups will benefit from start-up kits up to 1,500 Euro.

The kick start funding will be offered in the form of subordinated loans convertible either in loans (when successful) or in grants (when the operations failed beyond the fault of the entrepreneurs); the total allocation for this experiment will be USD 40,000.

The kick start fund will support primarily self-employed persons capable to achieve several predefined objectives and enable them to move to the next stage.

C.1 Details of a Blended Finance Scheme for the provision of financial services

It is expected that a minimum of 100 ventures that graduate from the trainings and who have viable businesses will have the opportunity to be supported to get access to the Blended -finance model. We have set aside **200,000 Euro** for our blended-finance model and distributed this as follows:

Type of product	Proof of concept fund 40,000 Euro	Angel Investment 60,000 Euro	Guarantee Fund 100,000 Euro
Start-ups and MSMEs	50 ventures	15 Ventures	50 Ventures
Average amount needed	1,200	8,000	10,000
Leverage	2	2	3



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Total funds invested in Start-ups and MSMEs	60,000	120,000	300,000
Total investment	480,000 Euro		

Based on the above, we expect to mobilize EUR 380,000 additional funds from the FSPs. We will therefore launch a call for (grant) application under the qualified ventures. The following process will be followed:

The following basic steps are expected to be taken in each component (please note that details will be defined in the inception phase)

Angel Investor fund (AIF)

- We will reach out to the angels in our network,
- We will present the SMES ventures who have shown interest to receive support from an Angel Investor.
- We will develop a co-invest plan with Angel to be submitted to the BFM committee for approval
- Once approved the AIF will submit a letter of commitment to the SME where it states that it participates with subordinated loans convertible into debt or equity (conditions to be detailed in the inception phase).

The guarantee funds

The BFM will set up a funded individual post-ante guarantee scheme for start-ups and MSMEs that have successfully completed the acceleration program and have successfully applied for a loan at a financial institution (bank or non-banking Financial Institution).

The basic steps are illustrated in the following flowchart of the scheme:

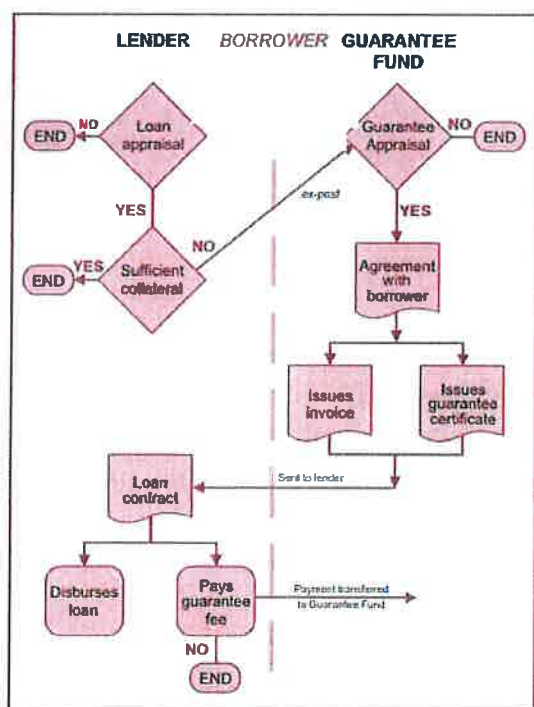


Figure 8

During the acceleration program, the start-ups and MSMEs that qualify, are selected to apply for financing from a formal financial institution. Especially those that lack sufficient collateral will benefit from the Guarantee Fund.



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In case a loan application by a start-up / MSME has been approved by FSP, this is subject to submission of additional guarantees

The basic steps are as follows:

1. The SME / Start-up will apply to BFM, including the letter from the financial institution (during the inception phase, several banks will be assessed to become partner bank) that is willing to finance subject to additional guarantees.
2. The project manager and business development officer, will write a recommendation based on their engagement throughout the programme with the venture and provide supporting documents
3. The entrepreneur will be interviewed by a commission, set up by the fund (consisting of a representative of MDF, AICS and an independent expert)

When approved, BFM will issue a letter of guarantee to the FSP¹. Procedures will be detailed in the inception phase.

While elaborating on the procedures the following two principles will be considered:

- Partner banks will accept the *pari-passu* principle when calling in loans and claiming guarantees
- The Central Banking regulations in Sudan allow FSPs to receive third-party guarantee at face value.

The kick start fund

This is our **proof-of-concept fund**. We expect that, based on the selection criteria to be set during inception phase, only those who graduated from the training program (incubation) will be allowed to apply.

In figure 9 the basic steps to be followed are illustrated

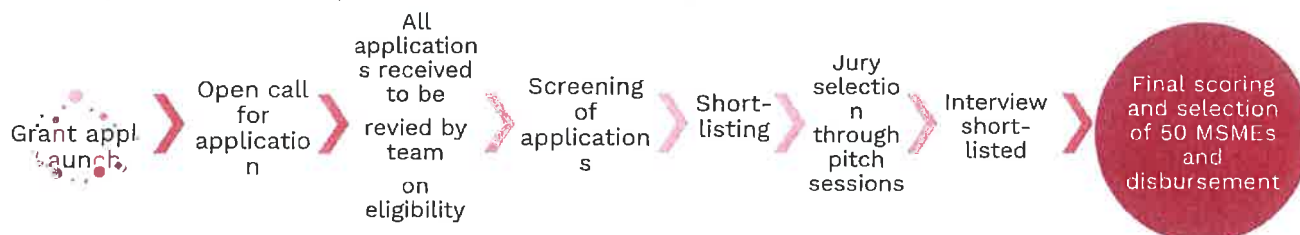


Figure 9

Management and Governance of the Blended Finance Scheme (BFS)

A BFS will be set up that will be managed by the Team leader with the 2 project managers They will be supported by the 2 business development offices and the marketing officers. Furthermore, Short Term Experts can be engaged for specific expertise.

The team leader will be responsible for managing the BFS staff, budget, major decision-making, results, and reporting.

BFS Evaluation Committee

A BFS Evaluation Committee will be formed chaired by the Team Leader. He can delegate this responsibility to one of the project managers. The two project managers will develop, design,

¹ On each guarantee issued a levy will have to be paid by the SMEs

train, monitor, supervise and report on the individual BFS cases for either of the three components.

The BFS Evaluation committee will review the BFS proposals submitted (approvals for the 3 components) by BFS team and will approve or decline the BFS projects following the BFS selection criteria and operational manual guidelines.

BFS Steering Committee

A BFS steering committee will be established to provide strategic guidance to the BFS, and to approve the TAF project pipeline and workplan. The steering committee will meet two or three times a year, and will be composed of representatives of AICS, a representative of the Entrepreneurial ecosystem (ESO), a development partner (DP) and BFS (which will act as secretary to the steering committee).



Figure 10 BFS governance structure

C.2 Pitching sessions

After each cohort (incubation and acceleration) training trajectory round, we will organise 2 Pitch sessions. To make sure that the right ventures meet the right investors, we will develop a booklet where all companies are displayed in one page, as below:



DiscoverBrands 3D – (Enarmour3D project)

Company Summary

DiscoverBrands is a social enterprise that aims to promote and implement Circular Economy businesses to ensure the delivery of SDG 12 (Responsible consumption and production) as we create job opportunities for the youth in the production value chain. We recycle plastic and e-waste to locally manufacture 3D printing filament and 3D printers.

The Problem

- Lack of specialized PPEs in the country.
- 3D printing filament shortage in Africa
- High cost and low quality 3D printing filament in Africa
- Solid waste management
- Unemployment of youth
- Reduce environmental degradation i.e. Green House Gas Emissions

The Solution

Through Enarmour 3D project we manufacture recycled, recyclable and reusable 3D printed PPEs and other functional merchandise such as learning STEM kits to the communities including the marginalized areas. We have developed a replicable and sustainable business model for recycling waste adding PET plastic bottles into functional and on-demand 3D printed merchandise.

Target Market

County governments (47), Coca Cola Beverages Africa, Africa Honey Consortium, Quadis youth hub, Paying customers etc.

Competition & Advantage

- Availability of ready markets from our local and global partners.
- Availability of locally sourced raw materials/waste PET bottles.
- Locally manufactured 3D printing filament and printers.
- Reduction of carbon emissions from the environment.
- Marginalized markets through the Kenya Youth Agenda Network.

Revenue Model & Traction

- Unit sale model
 - Services model
 - Franchising model
- We have sold over 1500 3D printed merchandise for different clientele.
- Received purchase orders from partnerships with Gboka, County governments, Africa Hive Consortium, Youth Agenda, Ministry of ICT and Innovations Kenya etc.

Funding to date

- \$13,600 – P4G Grant for pilot
- \$5000 – Equipment
- \$10,000 – Family and Friends

Seeking

\$5000

Reason for Raise

- To Scale up production
- 1. To buy more equipment
- 2. To buy raw materials.
- 3. Operations and utilities

Team

- Dennis Mchen
- Joseph Ogunjo (On the ground)
- Deborah Tshimanga (On the ground)
- Yusuf Chiriele
- Dennis Ogera
- Omwile Jangile
- Michael Akerele
- Emmanuel Oluwiyemi
- Leyla Kishara
- Iga Mutamari

	2020	2021	2022	2023	Assumptions
	(August- Dec)		(Double production Capacity)	(Scale to 1 Ton of 3D filament)	
Tot. Rev.	\$5524.00	\$7385.00	\$15,152.00	\$90910.00	Profit Margin 45%
COGS	\$1822.92	\$2437.05	\$5000.00	\$30000.00	Op. Overhead 10%
Gr. Profit	\$2485.80	\$3323.25	\$6818.00	\$40909.00	Net Profit Margin 15%
Expenses	\$1215.28	\$1624.70	\$3333.00	\$20000.00	
Net Income	\$3038.20	\$4061.75	\$8334.00	\$50000.00	



After sharing these booklets with potential angels, and upon their interest, we will organise these pitch sessions both online and in-person. The aim is to make sure that each venture that qualifies (completion of training -graduated) will participate in two pitch sessions (one online and one face-to-face). The (physical) pitch session program will look as follows:

14.30	Walk-in, exhibition, and networking
15.00	Introduction of the WE-RISE! And the TA
15.15	First round of x pitches Please find comment cards on your seat to provide each company with suggestions or relevant contacts
16.15	Break
16.30	Second round of x pitches Please find comment cards on your seat to provide each company with suggestions or relevant contacts
17.30	Networking cocktail
18.00	Announcement of winner and closing

Means expressed in expert / working days for Phase C:

Working days		
Key Experts	C.1 Design of a financial scheme (blended-finance model) for the provision of financial services	C.2 Pitching sessions
K-1: Team Leader	3	6
K-2: Project Manager Khartoum	5	10
K-3: Business Development expert Khartoum	5	10
K-4: Marketing expert Khartoum	0	10
K-5: Project Manager Kassala	0	10
K-6: Junior Business development expert Kassala	0	10
K-7: Junior Marketing expert Kassala	0	10
K-8: Curriculum Development	0	0
K-9: Gender and Monitoring and Evaluation expert	0	0
K-10: Training of trainers expert/coaching	5	3
K-11: Blended Finance expert	14	0
NKE- 1: Trainers	0	0
NKE-2: External Experts	10	0
NKE -3: Junior advisors	0	0
Sub-total	42	69
Total	111	



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Schedule and deadline:



Completion period	Elapsed period	Future period
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Activity supervision: Team Leader.

2.2.5 PHASE D. Networking and Follow-up

D.1 Networking activities and marketing events

We will organise eight network and marketing events in total. The first network event will be the launch of the programme, which will take place during the official start of the recruitment campaign, as described in Phase A.

The last event will be a closing event, which will include a learning component. During this event, we will share preliminary findings and results of the programme and share the initial lesson learnt. The final event will also be used as a trade fair, where the ventures will get an opportunity to showcase their products and services.

During each cohort we will organise additional 3 events, depending on interest we will either execute these event hybrids (both online as physical). These events will be full days. The first one per cohort trajectory will be the graduation event, whereas the other will be related to the pitch session.

During each event, we will have 1 or 2 masterclasses from experts from the entrepreneurial ecosystem in Sudan (regulatory bodies, experts on specific topics requested by the ventures, financial institutions, and/or other development partners).

D.2 Follow-up of MSMEs and start-ups supported

As mentioned in the previous sessions, all the companies that meet the criteria to get funding from the BFS will get a liaison officer (BDS officer), who will check in from time to time with the MSMEs and start-ups. Where needed they will also organise refresher training and link them with other entrepreneurship programmes.

Secondly, regular **masterclasses** will be organised, and these ventures will be invited to partake. Thus, an **alumni network** will be established, and a rotating steering committee will be established. Finally, all companies will be asked for a voluntary financial contribution, to be used for additional activities and masterclasses.

Means expressed in expert / working day for Phase D:

Working days		
Key Experts	D.1 Networking activities and marketing events	D.2 Follow-up of MSMEs and start-ups supported
K-1: Team Leader	6	2
K-2: Project Manager Khartoum	8	8
K-3: Business Development expert Khartoum	8	8
K-4: Marketing expert Khartoum	8	8



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K-5: Project Manager Kassala	8	8
K-6: Junior Business development expert Kassala	8	8
K-7: Junior Marketing expert Kassala	8	8
K-9: Gender and Monitoring and Evaluation expert	0	2
K-10: Training of trainers expert/coaching	8	3
NKE-2: External Experts	5	5
Sub-total	67	60
Total	127	

Schedule and deadline:

M1	M2	M3	M4	M5	M6	M7	M8	M9	M10

Completion period	Elapsed period	Future period
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Activity supervision: Team Leader.

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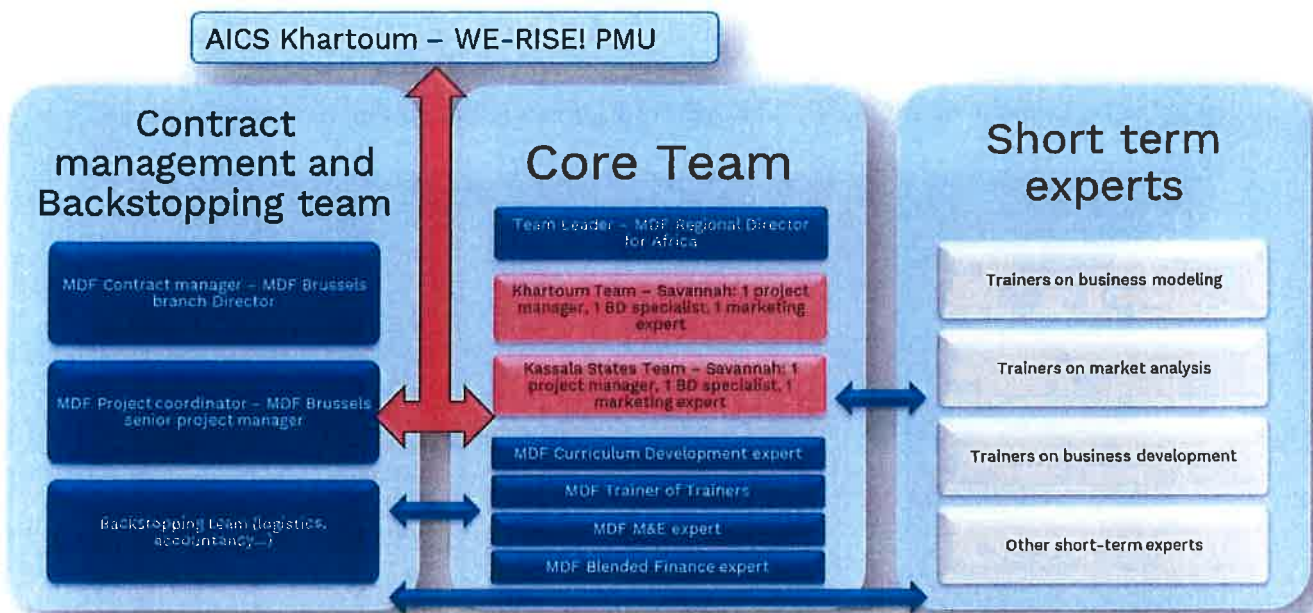
3 BACKSTOPPING, SUBCONTRACTING AND CAPACITY PROVIDING ENTITIES

For this assignment, MDF will draw on its extensive experience in managing a large variety of donor-funded projects, and on its solid network of in-house experts as well as trusted external consultants in Africa, to provide a sound overall contract management and ensure the maximum level of achievement of the envisaged project results.

We will take care of management, technical and operational backstopping with a dedicated Team Leader that plays an ongoing liaison role between the team and the Client (AICS Khartoum and the WE-RISE! PMU). Contract management will include handling the day-to-day interaction with the Client, managing the team and, when relevant, oversee and manage interactions with stakeholders. MDF as sole contractor will retain full contractual responsibility for all activities: technical work; logistics; invoicing and payments.

Through our complementary approach, we can assure AICS of our company's ability to deliver the contract requirements in a collaborative and successful manner, adding greater value to the services provided.

We approach this assignment as **'One MDF'**: while MDF Training & Consultancy and MDF Global are two separate legal entities, we do operate as one company, with a common vision and working culture.

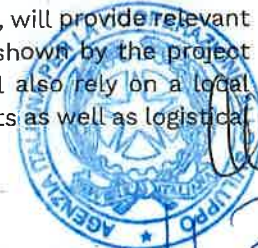


As indicated in our tender submission form, **MDF Training & Consultancy B.V.**, represented by MDF Brussels office, is presenting this offer alone, without consortium partners. However, for the implementation of the project's tasks, we will rely on the technical and professional capacity of a capacity providing entity, MDF Global B.V., which is our sister company, comprising all MDF offices outside Europe. In particular, MDF West Africa office, based in Ghana, will provide relevant expertise, based on their long-standing experience in similar projects (as shown by the project references in our request to participate in this tender procedure). We will also rely on a local subcontractor, Savannah Innovation Labs, to provide some of the core experts as well as logistical support and knowledge of the local context.



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Supervision, contract management and backstopping will be carried out from MDF Brussels office in combination with MDF West Africa office (on content and quality of the TA), and part of the core team of experts. We expect to organise a backstopping mission from MDF Brussels team during the inception phase and at least one other mission during the project implementation. Periodic and as needed missions will be implemented by MDF West Africa staff in Khartoum and Kassala states, for training of trainers, monitoring and support to the implementation of the programme. During these missions, the MDF West Africa team will provide support in institutional coordination as well as in the resolution of any problems that may arise during the implementation.

The MDF management and backstopping team will be supported, for logistics on the field, by our subcontractor, **Savannah Innovation Labs**, that provides the 2 teams of 3 experts based in Khartoum and Kassala (see 2.1.3 our proposed team). Their local presence in Sudan and knowledge of the context will bolster our backstopping capabilities.

Savannah Innovation Labs (officially registered as Savannah Development Company Ltd.) is an inclusive platform that is dedicated to enabling the entrepreneurial ecosystem in Sudan.

Savannah will put at the disposal of the project an **office space in Khartoum** structured as follows:

- 400 sq. meters
- 2 training halls
- 1 meeting room
- 5 private offices.

For workshops, once the dates will be defined, we will rent the necessary space. We already budgeted all the related costs.

The office is located in Altayif Block 22, House 748 Badr street. We present here some pictures:





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In addition, we will rely on Savannah's pre-existing MoU with STEM (science, technology, engineering and mathematic) school in Kassala, called 'My future school' along with Spero Cultural Cafe who will provide us with office space, training and events rooms. All the related costs are budgeted in our financial proposal.

3.1 Contract management, Backstopping and Quality Assurance

A backstopping team will be mobilised for the project to provide timely logistical, technical, and administrative support, thus reducing the workload of the core team of experts, so that they can focus fully and exclusively on the achievement of the project's results.

In collaboration with the team of experts in the field, the backstopping staff will also be responsible for the implementation and supervision of supporting processes, such as financial management, monitoring and evaluation (M&E), knowledge management and quality control.

The backstopping team will be composed of:

- A Contract Manager: Roberto Trevini Bellini, Director of MDF Brussels office.
- A Team Leader: Mr. Richard Yeboah, Director of the MDF West Africa office and Regional Director of MDF for Africa.
- A Project Coordinator: Laura Felisatti, Senior Project Manager at MDF Brussels office.
- An Administrative and Financial Officer: Laurence Perlstein, Office Manager at MDF Brussels office.
- A Logistics support officer: Matilde Zagalo Oliveira, Project Manager at MDF Brussels office.

Depending on the needs, additional staff can be made available by MDF Training & Consultancy and MDF Global.

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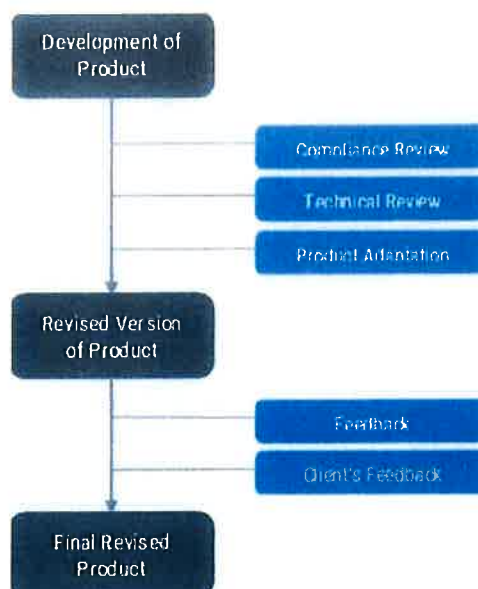


Quality assurance

The project backstopping team and Team Leader jointly provide strategic insight and direction and bear overall responsibility for the successful delivery of the project. They will assist with the preparation of the project methodology, participate in meetings with the client (as necessary), regular contact with the short-term experts (STEs) during the contract execution and quality check of all project outputs. During the inception phase, we will develop standard project procedures and document templates, as well as Quality Control checkpoints.

In our efforts to rapidly capture developments that are relevant to the client and the beneficiaries, we will apply ongoing monitoring and evaluation efforts to continuously improve our process. To this end, we will draw on best practices (e.g. as developed by OECD) with the aim of ensuring that our approach can be accurately self-assessed and that bottlenecks and challenges can be rectified in real time, as they occur. We will also pursue open lines of communication and feedback with relevant members of the WE-RISE! PMU team to ensure that the programmatic needs and institutional standards are addressed.

For this specific project we will, next to our regular M&E, be looking especially at the appropriateness of our tools, methods and delivery for women and youth entrepreneurs. This starts from the needs assessment, where we will map their needs and abilities. We work with open feedback channels and will check-in with the entrepreneurs formally and informally.



Our approach to monitoring and evaluation is agile and iterative in nature with the aim of monitoring our work and progress periodically, throughout the implementation process. Furthermore, we will systematically evaluate our forecasts and prognoses and the basis on which we determine them. A thorough review of the degree to which these are accurate or relevant will help us re-adjust our approach as needed and constantly improve it. To ensure that our reports and other deliverables maintain consistently high-quality standards, they will undergo an internal review and oversight by our backstopping team and where needed, external experts will be brought on board to ensure the accuracy of our reporting.

Another layer of review is done to ensure that the optimal technical quality of the products and services is in line with the project objectives.

We distinguish between two stages of quality assurance:

Quality assurance of the whole process – project management: We ensure quality of all project activities from contract signature and project inception to final reporting and invoicing. Quality Assurance is integrated throughout the process by the Team Leader and is overseen by the Contract Manager.

Technical backstopping and quality control of the project's deliverables – at three levels of technical backstopping and quality control as shown in the below table:

Level	What	By whom
Level 1	Quality control of individual experts (performance and outputs)	Team Leader
Level 2	Quality control of the team leader (performance and outputs)	Contract Manager

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Level 3	Overall quality of the contract (compliance, performance and outcomes)	Contract Manager
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3.2 Main Support/backstopping and management activities

Based on its previous experience, One MDF attaches vital importance to the provision of high quality technical and administrative support for the execution of the mission. The main support/backstopping activities are described below.

Activities	Inputs	Human Resources
Strategic backstopping	<ul style="list-style-type: none"> Supervision of backstopping and support activities Evaluation of overall Teams performance On-site participation in the strategic meetings with the WE-RISE! PMU Representation of One MDF vis-à-vis the contracting authority Quality Control of services and compliance with formal requirements Identification and update of potential risks that could be encountered in the implementation Proposal and implementation of mitigation actions 	<p>Contract Manager: Mr. Roberto Trevini Bellini (Director MDF Brussels Branch office)</p> <p>Branch Director at MDF Brussels branch office since March 2021. Before then, he was EU Acquisition and Project Manager, in charge of tendering and project management/backstopping. He is also a part-time trainer on EU external aid policies, PRAG contractual and financial procedures and Project Cycle Management/Logical Framework Approach and other topics. He counts on more than 10 years of professional experience managing and implementing international development projects (mostly funded by the European Commission) and is very well versed with the financial and contractual procedures of the EU/EDF. Roberto is Italian and speaks fluently English, French, Spanish and has a working knowledge of Portuguese.</p> <p>Team Leader: Mr. Richard Yeboah (Director MDF West Africa office and Regional Director of One MDF for Africa)</p> <p>Richard is based in Ghana and will be travelling on a regular basis to Sudan. He will be the coordinator of the core team.</p> <p>Mr. Richard Yeboah is an enterprising specialist in entrepreneurship development and MSME support and enterprise creation services in industrialized and developing countries. He is a serial entrepreneur, and has supported many entrepreneurs, companies and NGOs in their early start up to become sustainable entities. He has experience in managing organisational development, capacity development and human resource management development programmes. He has provided training and consultancy services to Business Development Services Providers and built local BDS Support Infrastructure in Ghana, Liberia and Sierra Leone. Richard Yeboah has more than 15 years</p>



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Support for operational implementation

- Regular exchanges with the teams on the field and beneficiaries to be informed of expectations and needs on the ground
- Mobilization of short-term (in-house and external) experts
- Management and monitoring of contracts signed with external experts
- Support to experts in drafting reports and any other contractual deliverables or project documents
- Support to the management of official communications with AICS and WE-RISE! PMU, to obtain authorisations/approvals for the mission
- Support for the implementation of other backstopping and support activities
- Animation of an information sharing system (MS SharePoint and Teams)

professional experience developing and managing programmes focused on transnational and youth entrepreneurship, SME support network, and private sector development. He has technical expertise in entrepreneurship, monitoring & evaluation and capacity building, with 12+ years' experience in the private sector.

Project Coordinator: Ms. Laura Felisatti-
Project Manager (MDF Brussels office)

Laura holds a M.A. in law. She has over 15 years of experience in development cooperation, with specific experience in PRAG, PCM and logical framework approach.

She is a senior project manager for long term and short-term technical assistance projects. Among her tasks: resource planning, institutional capacity building, human resources, development of financial proposals, budgeting and cost control.

Financial control

- Opening a bank account in Sudan for the project implementation
- Transfer of necessary funds and financial follow-up

Project Coordinator: Ms. Laura Felisatti

with the support of Ms. Laurence Perlstein, Office Manager at MDF Brussels office.



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Logistical support

- Ensure regular payment of experts (fees and per diems) and suppliers
 - Issuing invoices and following up on them
 - Planning and monitoring of the contractual budget
 - Travel arrangements and visa support for long- and short-term experts
 - Support for accommodation in and outside the project location for long- and short-term experts
 - Support for the logistical organisation of training and capacity-building workshops, meetings, and events, where appropriate.
 - Implementing security measures in the event of an emergency
- Logistics support officer: Ms. Matilde Zagalo Oliveira, Project manager at MDF Brussels office.** She has an academic background in liberal arts and humanities, specializing in literature, philosophy, and African studies. She has a master's degree in cooperation studies in Brussels, particularly in non-formal education. Matilde has worked in Lisbon and France in the field of welcome for migrants and refugees. As a logistician and project coordinator, Matilde worked mainly in one JRS centre in Lisbon, and in Sao Tome and Principe (research in education and national plan/school materials). Before joining the MDF team, she worked on an EU training project – DEAR for EU - related to resource management: Water of the future. She prepared the materials needed to deliver training in schools and vulnerable neighbourhoods in Portugal.

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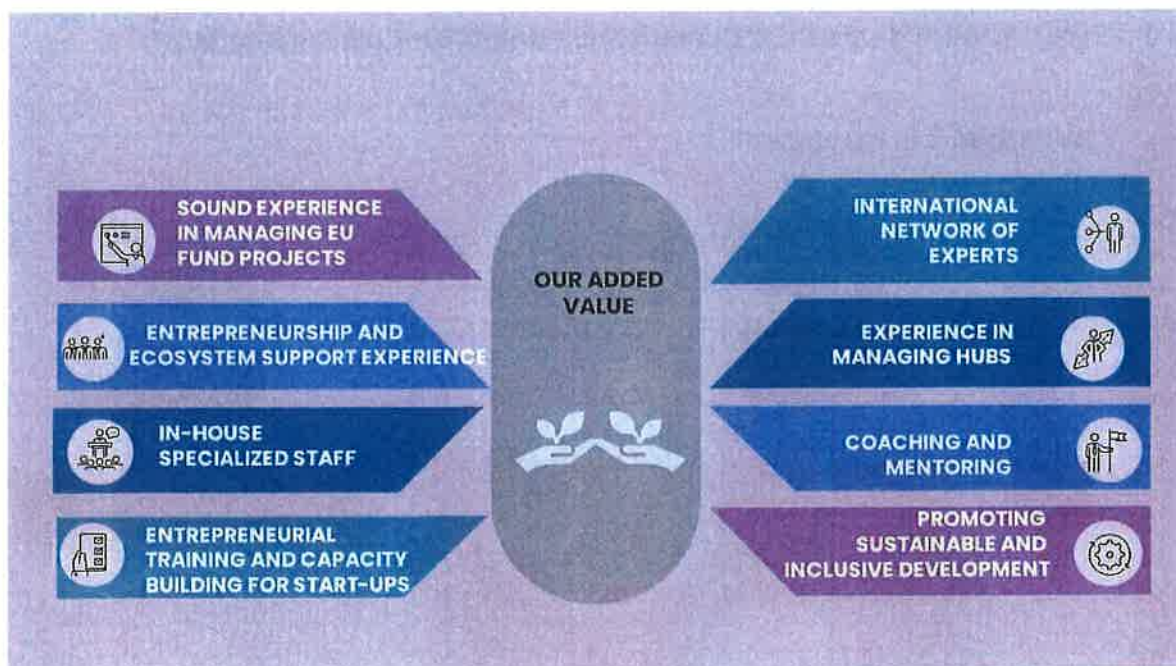
4 INVOLVEMENT OF ALL MEMBERS OF THE CONSORTIUM AND OF CAPACITY PROVIDING ENTITIES



MDF
EMPOWERING PEOPLE
CREATING IMPACT

MDF is a management consulting and training company with a passion for private sector-led development, while placing social impact at the forefront of all our activities. Our company, with offices in Africa and Asia, is able to offer high quality international and local expertise in the implementation, coordination and management of assignments.

MDF has over 38 years of experience in providing technical assistance in developing and emerging economies, including over 10 years in supporting SMEs from ideation, prototyping, incubation, acceleration, investment and matching, and grant fund management. We strongly believe in promoting entrepreneurship, entrepreneurial thinking and innovation for sustainable and inclusive development. We don't believe in quick fixes, but always seek to build capacity and train others to do the same. We combine business development support with personal and organisational capacity development, to ensure that individuals are empowered to implement business growth strategy.



As part of its private sector development efforts, MDF has specialised in supporting sustainable business development, with a focus on job creation, sales growth, access to growth funding and social, economic and environmental impacts. We own several toolkits for early stage as well as existing businesses, such as the Inclusive Business and Innovation toolkits, our Organisational Capacity Assessments and our Personal Capacity development tools. We always tailor and contextualise our tools and materials to each program we implement. MDF has been training and assisting entrepreneurs directly, as well as supporting other organisations (Enterprise Support Organisations) to build the capacity of start-ups, early-stage businesses and established businesses owned by youth, migrants and women entrepreneurs. We are active in several sectors, such as health, food, WASH, agriculture (climate-smart), ICT, light industry services and renewable energy.

MDF's incubation and acceleration programme incorporates human-centred design, lean start-up methodologies, business model innovation and customer discovery.



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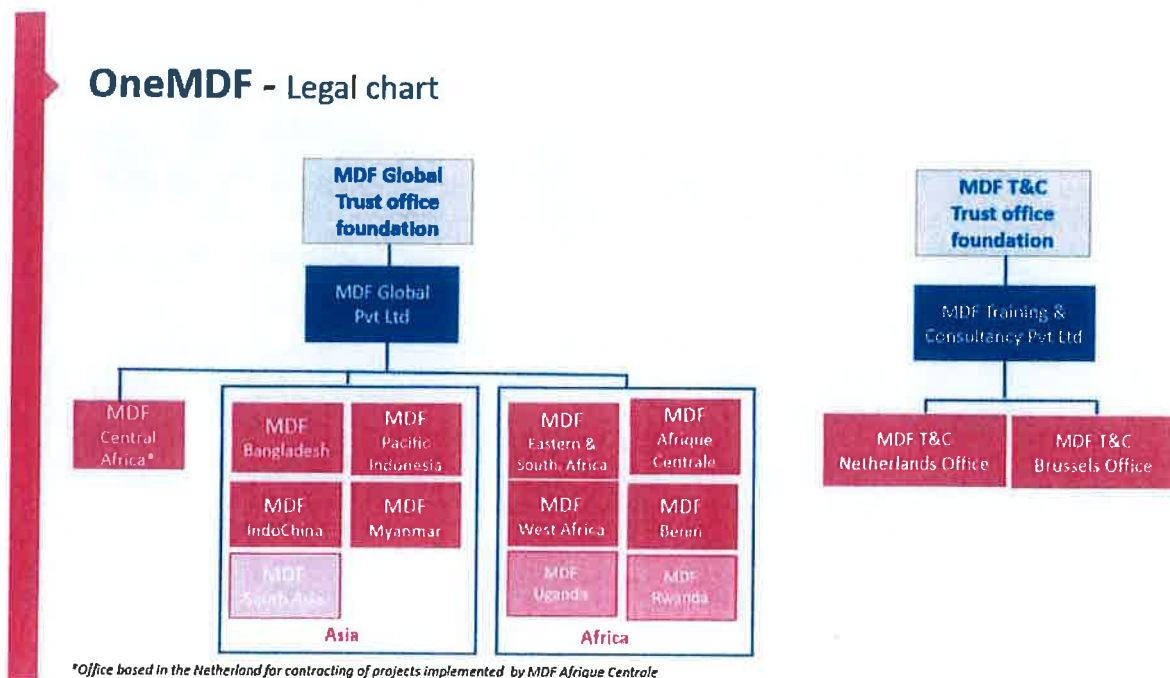


We run several innovation hubs, including the Ghana Innovation Hub since 2018, the Circular Economy Hub in Kenya and Ghana, and manage several entrepreneurship and ecosystem support programmes, as well as train-the-trainer courses for business advisors across Africa and Asia. The wide range of programmes we have conceptualised, developed and/or implemented are all aimed at equipping entrepreneurs with the right skills to develop and grow their businesses. We run our programmes with a focus on outcomes and try to link our entrepreneurs to follow-up opportunities such as mentoring and/or funding.

Below you will find a summary of the support services for entrepreneurship and SMEs from 2014 to 2022:

- We have supported more than 5,000 people, 2,750 (youth-led) start-ups and more than 200 existing businesses with ideation, incubation and/or acceleration support. These businesses have, in turn, created over 4,000 jobs.
- 3,000,000 in support capital (allocations, grants and investments).
- 650,000 in proof-of-concept funding and investment support, with further funding planned for 2022-2024. This includes the Orange Corners Innovation Fund, which allows our entrepreneurs to apply for a loan of up to €50,000, with an interest rate of 5% and a term of two years.
- Capacity building of over 15+ business support organisations in Africa (Ghana, Sierra Leone, Nigeria, Benin, Rwanda).

4.1 Roles of MDF Training & Consultancy and MDF Global (One MDF)



The project will be managed by **'One MDF'** and in particular, the **Brussels branch office of MDF Training & Consultancy**, which has extensive experience in the execution of EU-funded programmes and has a proven track record of implementing projects to the highest standards and in full compliance with the client's procedures, regulations and contractual provisions. We understand that the Italian cooperation uses the EU implementation procedures.

In this context, at MDF we are convinced that the success of a project depends closely on good support mechanisms.

The Backstopping approach aims both to ensure effective and quality administration of the project and to ensure that the technical assistance team receives timely support and monitoring, allowing them to focus on their specific tasks during the implementation phase.



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We rely on the capacity of our colleagues of **MDF Global** for the technical inputs and the quality check on the deliverables, especially our West Africa (Ghana) and Eastern and Southern Africa (Kenya) offices, specialised in entrepreneurship trainings, support to SMEs and circular economy.

4.2 Our subcontractor: Savannah Innovation labs

MDF will subcontract **Savannah Innovation Labs** for the local implementation. In attachment to our proposal, you will find their written commitment to the project. They are an innovation and entrepreneurship incubator in Khartoum with a history of running programs in the Red Sea, Darfur, Kordofan, and Blue Nile states. The organization aims to support and empower entrepreneurs in Sudan by providing access to resources, mentorship, and networking opportunities. Savannah is also a member of the Afrilabs and the Africa Business Angel network. In addition, Savannah is a partner with Tera-B, the country's first Sudanese diaspora-backed angel network, and a sourcing partner for the Africa Renaissance Fund, the first \$10M horn of Africa fund with a focus on Sudan. Collectively and with its programs and direct investments, Savannah and its partners have channelled more than \$800k in the Sudanese ecosystem, creating thousands of jobs.

Savannah Innovation Labs offers a range of services to entrepreneurs, including business development training, access to financing and investment, and support in developing and scaling their businesses. In addition, the organization works with start-ups in various sectors, including technology, agriculture, and health care.

In addition to its incubation program, Savannah Innovation Labs also hosts events and workshops focused on entrepreneurship and innovation. In addition, it works with local and international partners to support the development of the entrepreneurial ecosystem in Sudan.

Our sub-contractor represents an added value to MDF's offer for:

- Providing the team of Sudanese experts in Khartoum and Kassala States, with local context knowledge
- Providing an office space in Khartoum and Kassala
- Providing local trainers in advanced business modelling, market analysis and business development

4.3 Responsibilities of each organisation

Responsibilities		MDF Training & Consultancy	MDF Global	Savannah-subcontractor
Overall project management	Provision of an in-house team led by a full-time Project Director, whose role is to ensure that all results are achieved	✓	✓	
Contractual financial management	Coordination and management, in constant dialogue with the Contracting Authority, of key contractual and financial issues	✓		
Logistical Backstopping	Support to the main experts in the fields concerned	✓		✓
Technical backstopping- Quality control	Technical and methodological backstopping			



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Networking	Identification of additional technical partners if necessary	✓	✓
Reporting	Guarantee of quality and timely reporting, in line with EC formats and standards	✓	✓
Information flows	Ensuring a constant flow of information with the TA team and all stakeholders in order to continuously improve the project implementation	✓	✓

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5 TIMETABLE OF WORK

We plan to carry out this assignment according to the timeline stipulated in the TOR, which implies a rapid and simultaneous approach with many feedback loops from the multiple stakeholders. We include in chapter 5.2 a draft timetable of activities.

A detailed work plan will be developed and reviewed during the inception phase and will be adapted as and when needed, based on feedback from AICS and the participants to ensure that we not only achieve the outputs but the intended outcomes too.

5.1 Calendar of reporting period

PHASE	REPORTING	CONTENT	TIMING
PHASE 0 inception phase	Draft inception report	<ul style="list-style-type: none"> Consultative meeting Initial findings Progress in collecting data Any difficulties encountered or expected Work program Mobilising experts and finalising contractual arrangements with subcontractor 	After 20 days from the starting of the project. To be improved and validated within 2 months from the start of the project. The staff will proceed with the work unless comments are made. Max 10 pages.
PHASE A, B, C, D	Final inception report	<p>Updated inception report (Final) based on feedback received and new finding including the following deliverables:</p> <ul style="list-style-type: none"> Marketing and communication strategy- results of communication campaign first phase – cohort 1 (max 5 pages) Report on needs assessment (cohort 1) Pre-selection of cohort 1 Final selection of cohort 1 Training curriculum Training material and tools for training programs Training materials and tools for the mentorship and coaching An M&E protocols and tools (evaluation forms, attendance list forms, Trainees' feedback forms) to keep track of the profiles of the trainees eligibility criteria for the selection of beneficiaries methodology and contracting procedures for financial disbursement List of participants in the Launch event 	After 2 months from the start of the project Max 10 pages



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PHASE A, B, C, D	Interim report	<p>Update on the status of implementation of activities, furthermore the following deliverables will also be submitted:</p> <ul style="list-style-type: none"> • Marketing and communication strategy- results of communication campaign second phase – cohort 2 (max 5 pages) • Report on needs assessment (cohort 2) • Pre-selection of cohort 2 • Final selection of cohort 2 • Filled in M&E tool of first cohort • List of participants in the bootcamp 1 and 2 • Performance evaluation of trainees • Summary report of Trainees' feedback for each training module • List of participants in the various live events including pitch sessions and marketing events • Report on the amount of funding disbursed to cohort 1 	6 months from the start of the project. Max 20 pages.
PHASE A, B, C, D	Final report	<ul style="list-style-type: none"> • Summary of the work done and achievements • Summary of the major findings, conclusions and lessons learned <p>Furthermore, all following deliverables will be submitted:</p> <ul style="list-style-type: none"> • Performance evaluation of trainees • Summary report of Trainees' feedback for each training module • List of participants in the various live events including pitch sessions, marketing events and final project closure event • Report on the amount of funding disbursed to cohort 1 and cohort 2 	15 days from the end of the TA. Max 40 pages.

5.2 Timetable

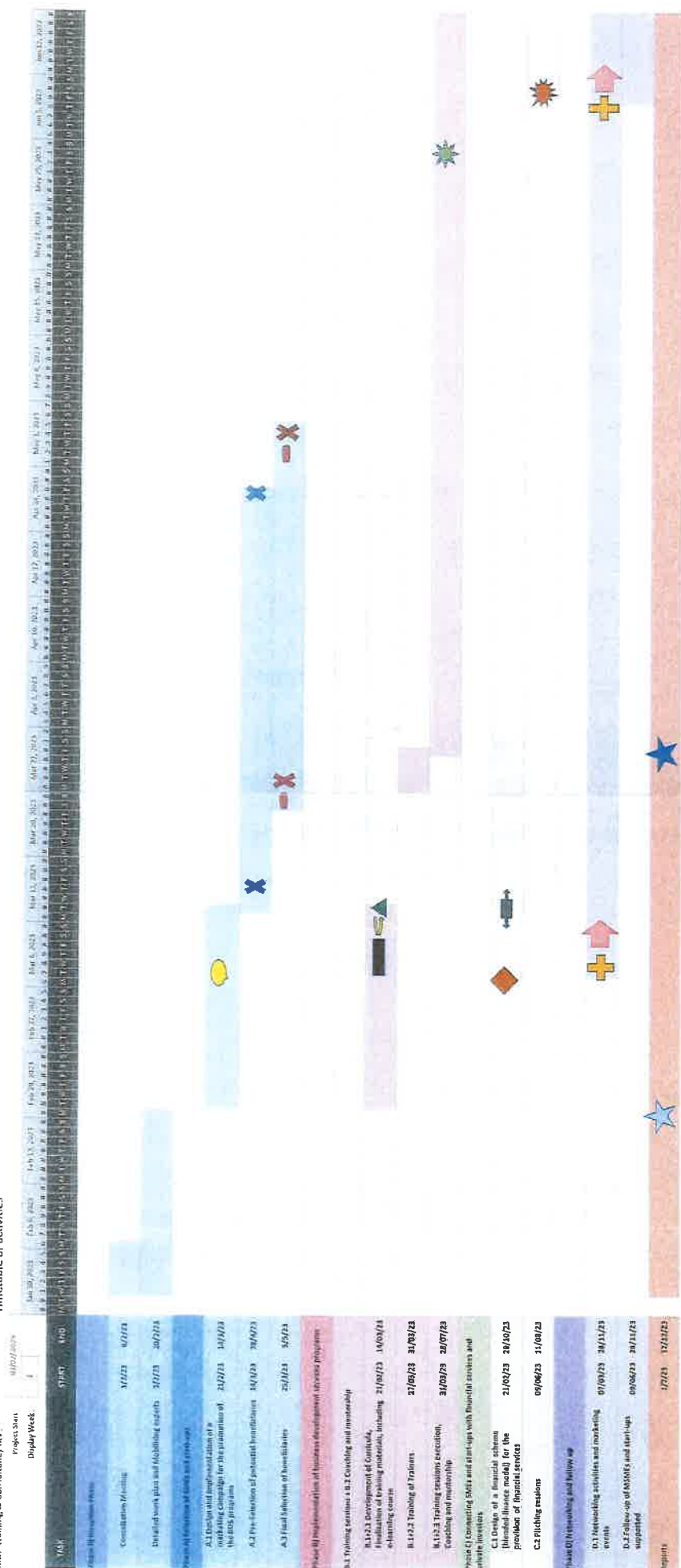
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MILESTONES		MILESTONES
Phase B) Training material and tools for the curriculum development	★ ★ ★ ★ ★	Phase B) Training material and tools for the curriculum development
Phase C) Business results on business plans for students	★ ★ ★ ★ ★	Phase C) Business results on business plans for students
Phase D) Pricing Students	★ ★ ★ ★ ★	Phase D) Pricing Students
Phase E) Defining criteria for the selection of benefit leaders	★ ★ ★ ★ ★	Phase E) Defining criteria for the selection of benefit leaders
Phase F) Technology and contracting procedures for financial cohortment	★ ★ ★ ★ ★	Phase F) Technology and contracting procedures for financial cohortment
Phase G) Implementing a pilot	★ ★ ★ ★ ★	Phase G) Implementing a pilot
Phase H) Marketing efforts	★ ★ ★ ★ ★	Phase H) Marketing efforts
Interim report	★ ★ ★ ★ ★	Interim report
Final report	★ ★ ★ ★ ★	Final report



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MDF

EMPOWERING PEOPLE,
CREATING IMPACT

Cvs of experts (Annex I)

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Table of Experts	
Position	Name
1 Team Leader- MDF in-house expert	Mr. Richard Yeboah
2. Project Manager Khartoum	Mr. Yahya Yousif
3. Business development expert Khartoum	Ms. Maryam Garelnabi
4. Marketing and communication expert Khartoum	Ms. Mayada Mohamed Osman
5. Project Manager Kassala	Mr. Mohamed AbdAlrahman Elamin Abdalgadir REPLACED BY MR. OSAMA HABIBALLAH AWAD ABDELRAHIM
6. Junior Business development expert Kassala	Mr. Ragi Osman Ibrahim
7. Junior Marketing expert Kassala	Mr. Omer Bukhary
8. Curriculum development expert- MDF in-house expert	Ms. Susanne Afum Roelofsen-
9. M&E and Gender expert- MDF in-house expert	Mrs. Marian Tadeffa Kubabom -
10. Training of trainers expert/coaching- MDF in-house expert	Mr. Ekow Akyin Kwofie
11. Blended finance expert- MDF in-house expert	Mr. Edem Korshie ADZIKAH

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CURRICULUM VITAE

Proposed role in the project: Team Leader

Family name: Yeboah

First names: Richard

Date of birth: 05/06/1979

Passport holder: Ghanaian and Dutch

Education:

Institution (Date from - Date to)	Degree(s) or Diploma(s) obtained:
ALTIS Postgraduate school business & society – Catholic University of Milan, Italy (September 2014 – Feb 2016)	MBA Impact Entrepreneurship: MBA Global Business and Sustainability with Social Entrepreneurship
University of Twente - The Netherlands (August 1999 – October 2005)	Master of Science (MSc) Degree Industrial Engineering & Management – Financial Engineering

Language skills: Indicate competence on a scale of A1 to C2

Language	Reading	Speaking	Writing
English	C2	C2	C2
Dutch	C2	C2	C2
Twi	C1	C1	C1

Membership of professional bodies:

Member Business Advisory Service Providers Association Ghana (BASPAG)

Member Ghana Tech and Business Hub Network (TBHN)

Member of Ghana Netherlands Business & Culture Council (GNBCC)

Member of Netherlands Africa Business Council (NABC)

Other skills: (e.g. Computer literacy, etc.)

Proficiency with Microsoft Office - Project and Program Management - Strategic planning - Lean Start-up method - Writing Reports and Proposals - SPSS, Davilex, Unit 4, Exact Compact/online

Online learning platforms (Moodle, Skilled app) and BiDx Entrepreneurial platform

Present position: Regional Director Africa / Senior Trainer / Consultant

Years within the firm: 9 years

Key qualifications: Richard has supported several **SME businesses** to acquire investments from local and international financial institutions. Over the past 15 years he has been able instrumental in raising more than 30 Million USD for NGOs and companies. More recently he has supported many youth-led businesses to raise capital (both debt as equity) between 5000 – 2.5mln Euro. Presently he is supporting several IT- based startups, which include e-learning company, several FinTech companies and agritech businesses.

- More than 15 years experience in the practical operation of a support programme for **start-up and early-stage businesses** with financing and **business development services, including incubator, (agri)business hubs and business accelerator services;**
- Experience in providing **support to agribusinesses**
- Management experience in managing complex, interdisciplinary programmes and teams
- Extensive knowledge and experience in managing international multi-annual programmes;
- Hands-on know-how in **supporting businesses in developing markets;**
- Has **proven experience** in providing **training and consultancy services to the Entrepreneurial Ecosystem** (BDS service providers, incubators, etc)
- Past experience in successful fundraising for **entrepreneurship support programmes, incubators, hubs** and SMEs in developing countries from public institutions as well as private impact investors.
- Presently incubating and acceleration several startups in Africa

Specific international experience:

Country	Date from - Date to
Ghana, Liberia, Benin, Cameroon, Sierra Leone, Burundi, Rwanda, Nigeria, Malawi, Kenya, DR Congo, Rwanda, Ethiopia	2008 – now
Netherlands, United Kingdom, Italy, Belgium, Germany, Portugal, France, Spain, Sweden, Turkey	2003 – till 2013
Suriname	2006 – 2011



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Date from - to	Location	Company & reference person	Position	Description
01-11-2022 - present	Ethiopia	UNDP Ethiopia	Team leader	Provision of Services related to "Management of UNDP's Technical Assistance Facility - to provide 100 growth-oriented MSMEs with pre -and post-investment support. MDF implements the Technical Assistance Facility (TAF): The Innovative Finance Lab design includes a TAF aimed at supporting growth oriented MSMEs/start-ups with pre- and post-investment support to build their investment readiness and create a strong pipeline of projects for the Catalytic Debt Fund, part of the Innovative Finance Lab and for other funding streams available to MSMEs such as the Credit Risk Guarantee. Technical assistance (TA) services and mix of direct financial investments (in the form of loan guarantee scheme, concessional loans and recoverable grants, among others) targeting MSMEs. The overall goal of the TAF is to contribute to driving inclusive finance to MSMEs, as well as youth and women employment along selected specific priority sectors defined by the IFL which includes but not limited to digitalization - ICT focused, agriculture based/value chain, climate action and manufacturing.
Oct 2021 - Present	Ghana	Luvent Consulting GmbH	Team leader	Digital Transformation Center Ghana - Needs assessment on digital skills for rural communities in Ghana
Sept 2021 - June 2022	Africa	Luvent Consulting GmbH	Team leader	The Smart Cities Innovation Programme(SCIP) SCIP is a 6-month supporting 35 early stage businesses and start-ups from Rwanda and other African countries in the fields of Fintech, Mobility, Cleantech & Smart Housing.
March - June 2021	Ghana	Ministry of Foreign Affairs, Netherlands	Team leader Ghana and Nigeria / inclusive business expert	Mid Term Evaluation of 2SCALE ('Toward Sustainable Clusters in Agribusiness through Learning and Entrepreneurship' in Nigeria, Ghana, Kenya, Ethiopia, Burkina Faso, Mali 2SCALE is an incubator and accelerator programme in agricultural food sectors. The MTR is to make recommendations for programme adjustments, increasing the probability of success over the remainder of 2SCALE Phase 2.
May 2021 - Present	Malawi, Nigeria, Kenya, Ghana, Rwanda	Luvent Consulting GmbH	Start up consultant/ coach	The purpose of Scaling digital agriculture innovations through start-ups'(SAIS) is to increase the investor readiness of selected African start-ups in the food and agriculture sector that are in the post-seed phase and about to scale. For this purpose, the project provides tailor-made company development and venture building (e.g. improving business models, product development, customer relations, marketing strategies, financial management).
March 2021 - present	Africa	African Development Bank	Team Leader	Post AfricaVsVirus Challenge Accelerator Programme: accelerating innovative startups for COVID resilience and recovery: Manage a team of 4 experts and 8 Short term experts, coordinate with clients and stakeholders ; Tailored digital business development coaching and mentoring of 20 innovative, tech-enabled start-ups in diverse sectors across 10 African countries; Refining products and services, increasing investment readiness and pursuing strategic growth
October 2020 - present	Ghana	Pyxera Global	Team Leader/digitalization and growth coach to MSMEs	The MSMEs COVID-19 Recovery and Resiliency Programme: 2 year programme supporting 10,000 MSMEs, especially women-owned, peri-urban: Tailored mentoring and training to increase operational capacity and sustainably grow business lines; Designing digital platforms to increase access to quality professional services, information, toolkits and peer-to-peer learning for MSMEs; Leading a team to coach 2500 companies; coach 50 SMEs; raised 750,000 EUR from both local and international financial institutions
Nov 2019 - Oct 2022	Ghana	SNV	Team leader	Boosting Green Employment and Enterprise Opportunities in Ghana (GrEEn), co-implemented by the United Nations Capital Development Fund) coaching green & agritech MSMEs ◆ Incubating/accelerating 100 startups/early stage businesses/MSMEs for commercial expansion (coaching 10 companies)



June 2018 - Present	Ghana	Netherlands Enterprise Development Agency (RVO)	Teamleader/ Accelerator Coach	<ul style="list-style-type: none"> ◆ Design and delivery of entrepreneurship/employability training (on- & offline) Focus sectors: agritech, agriculture, foodtech, waste management, renewable energy ◆ Orange Corners Ghana: An Acceleration programme for Youth Led SMEs ◆ Coaching and mentoring for 90 youth-led agriculture/agritech/energy/health startups/SMEs ◆ Managing EUR 2 million innovation fund (making soft loans EUR 20,000 – EUR 60,000) ◆ Managing relationship with/mandating Fidelity Bank (manager and disbursement of innovation fund) ◆ Till date (April 2020), coached 60 SMEs, and supported to raise 850,000 EUR additional funding ◆ Sectors company: (eco)-tourism, hospitality, agriculture, horticulture, renewable energy, IT
May – July 2019	Nigeria	SOS childrens' Village Simon Bailey	Key Expert Employability and Entrepreneurship expert	<ul style="list-style-type: none"> ◆ Mid-term evaluation The Next Economy, Employability and Entrepreneurship programme supporting vulnerable youth in Nigeria (migrants, IDPs, refugees) to establish businesses (agriculture, light manufacturing, hospitality/tourism, services) ◆ Conducted Nigeria fieldwork focused on employment track (internships) and entrepreneurship track (incubation, acceleration, access to finance)
Nov 2018 – Oct 2019	Ghana	British Council	Team leader Entrepreneurship development	<ul style="list-style-type: none"> ◆ British Council Jobs for Youth: Migration and Employment Promotion Project: Training, incubation, acceleration support ◆ Investment readiness and business development support ◆ Connected participants to financial institutions, and raised 30,000 Euro for 20 companies ◆ Designed & delivered 5-day boot camp for 516 youth participants (50% female) ◆ Incubated 145 youth entrepreneurs, accelerated 60 youth entrepreneurs including grants ◆ Business successfully created in agriculture, agritech, food processing, light manufacturing, ICT, (eco)-tourism, hospitality and services
June 2018 – Present	Ghana	Ministry of Communication Ghana	Team leader Grant Manager / Project director/	<ul style="list-style-type: none"> ◆ Established and managed an innovation hub (iHub) to strengthen entrepreneurial and job-creation potential and support young entrepreneurs in Ghana's mobile industry through venture incubation, business and skills development, with a focus on digitalization of the agriculture sector, health sector, waste management and ICT. ◆ Support 90 start ups/early stage businesses. Assisted 10 companies in the following sectors: agriculture, hospitality, tourism, light manufacturing, service, IT, sanitation and waste management to raise total 125,000 EUR. Support lead to development of a business plan, financial model, fundraising plan and company valuation report
May 2013 – present	Kenya, Ghana, Benin, Rwanda, DR Congo, Uganda	MDF West Africa Limited / MDF Global BV	Regional Director Africa	<ul style="list-style-type: none"> ◆ MDF Training & Consultancy, a global training & consultancy agency with nearly 40 years of experience in international co-operation. Responsible for all operations of MDF in Africa, with regional offices in Ghana (West Africa), Kenya (Eastern and Southern Africa), DR Congo (Central Africa); overall management, Acquisition (Resource Mobilisation), Business Development, proposal writing & Tenders) < Lead advisor for the group regarding Entrepreneurship and private sector development initiatives (incubation, acceleration, investment readiness of start ups and early stage businesses)
2008 – 2012	Netherlands, Ghana, UK, Sierra Leone, Suriname	Stichting IntEnt	Coordinator / project manager / senior trainer / advisor	<ul style="list-style-type: none"> ◆ For an organization specialized in Entrepreneurship Development Programmes for Diaspora entrepreneurs, residing in the Netherlands wishing to set up an Enterprise in the country of origin, Richard covered diverse positions: <ul style="list-style-type: none"> ◆ Programme coordinator Entrepreneur Development Programme West Africa (Ghana, Sierra Leone, Liberia, Cameroon & Guinea (Conakry)) ◆ Project Manager EU – co funded Entrepreneurship programme: Returning Enterprising Migrants Adding Development and Employment (REMADE) ◆ Trainer Business Development Service (BDS) providers in Ghana, Suriname, Sierra Leone, UK ◆ Advisor to the programme manager Saving for Guarantee and the IntEnt Guarantee fund ◆ Supported 40 companies, these companies raised between 10,000 – 50,000 EUR

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CURRICULUM VITAE

Proposed role in the project: Project Manager (Khartoum)

Family name: Yahya

First names: Yousif

Date of birth: 1/18/1995

Nationality: Sudanese

Civil status: Married

Education: BA

Institution	Date from	Date to	Degree(s) or diploma(s) obtained
Columbia University	Aug 2018	Dec 2018	Certificate In Business and Finance
Ursinus college	10/8/2012	10/5/2016	BA International affairs and history

Language skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
English	1	1	1
Arabic	1	1	2

Membership of professional bodies	Afrilabs, Innovation for policy alliance (I4 Policy), Africa Business Angels Network (ABAN)
Other skills (e.g. computer literacy, etc.)	Microsoft office - Leaf- Wordpress - Coaching-mentorship- Business plan development- Excellent leadership skills, writing and communication skills
Present position	Operation Lead at Bloom Financial Technologies
Key qualifications (relevant to the project)	Experience in planning implementation and evaluation of startup training projects. Built and spearheaded business development units in 4 companies across 3 sectors Founded a startup incubator in Sudan that serves Khartoum, Darfur and Redsea state with a radio station that covers more than 18 million people across 4 states. Built internal processes for startups to scale and streamline team management. Executed blended learning models for youth in Darfur, Kordofan, Khartoum, Red Sea. Conducted several studies on the gap in the SME and startup ecosystem. Co-designed and led the pilot implementation of a nationwide cash transfer program with a pilot running launching In Khartoum and Kassala states
Specific Experience in the region	Built a sector agnostic business incubator trainings 1k Sudanese youth on an annual basis



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Professional experience

Date from	Date to	Location	Company reference person	Position	Description
1/10/2022	Present	Sudan, Ethiopia, United states	Africa Renaissance Partners Ref: Magdi Amin Magdi.m.amin@gmail.com	Venture Partner	Horn of Africa venture capital fund, focused on the horn of Africa. I lead the Sudan operation for the fund with a first close of \$5M half of which is from Sudanese businessmen. Curated a pipeline of investable and scale startups for our general partners to deploy funding to. Average ticket price is \$500k
15/3/2021	Present	Sudan	T-erab Angels Eiman Khair eimankheir@gmail.com	Co-founder	Diaspora powered angel investment networks. Raised and deployed \$100k deployed in 4 Sudanese startups in the fiscal year of 2022-Train, coach and mentor startups on how to scale up utilizing angel funding better positioning them to receive venture capital and expand locally and regionally
1/18/2018	Present	Sudan	Savannah Innovation Labs Ref: Hashim Khalil eng.hashim.ibrahim@gmail.com	Founder and previously Managing director	<ul style="list-style-type: none"> Designed and implemented programs that graduated over two thousand students and entrepreneurs with a focus on Khartoum state. Lead and managed an international fundraising effort to finance twenty Sudanese startups located in Khartoum.
10/3/2020	10/6/2021	Sudan	Ministry of Finance Ref: Magdi Amin Magdi.m.amin@gmail.com	Project manager	<ul style="list-style-type: none"> Spearheaded the planning and implementation for the pilot phase of the \$1.9B digital cash transfer program that aimed to reach 80% of the Sudanese population. Drafted and oversaw the implementation of the pilot plan to disburse payments in Khartoum and Kassala States.



1/5/2018	Present	Sudan, Turkey, Qatar and Rwanda	Africorp International Ref: Mohamed Haroon aci333@hotmail.com	Business Development Advisor	<ul style="list-style-type: none"> Lead project manager for a \$60 million groundnut manufacturing project in Khartoum state. Facilitated the implementation of an agri-tech service that collects and sends out market data to smallholder farmers in Khartoum and Kordofan states.
08/01/2017	01/12/2018	New York	Union Bank of Switzerland Ref: Jose M. Rivera, CLU, CIMA, CPWA, ChFC, CPM Jose.m.rivera@ubs.com	Wealth Manager	<ul style="list-style-type: none"> Worked within a team that managed \$800 M of private capital Worked with senior partners to execute investment strategies Developed financial models to assist in the decision making process

Other relevant information (e.g., Publications)

Yahya, Yousif. "Sudan at a Crossroads." *World Policy Institute* (September, 20, 2017.)

Yahya, Yousif. "Khartoum should Mediate, not Instigate." *World Policy Institute* (July 17, 2017.)

Yahya, Yousif. "Sudan after Sanctions." *World Policy Institute* (May 10th, 2017.)

Yahya, Yousif. "Development and Cooperation Along the Nile." *World Policy Institute* (December, 2015.)

Short Term Consultancies

Deutsche Gesellschaft Fur Internationale Zusammenarbeit (GIZ)

Financial Possibilities for SMEs in Khartoum State

Mapped out all funding opportunities for SMEs in Khartoum, recommending ways to streamline the funding process

United States Agency for International Development

Digital Literacy Training for Micro Enterprise in Darfur

Designed and implemented a program for 400 micro-enterprises in the 5 Darfur and red sea states resulting in an 80% increase in their monthly income

African Union

Business Simulation Program

a first-of-its-kind digital simulation program training 200 startups

Tencent

Sudan Syntech Market Assessment

Market research on the fintech ecosystem in Sudan with suggestions on how to penetrate the market

Khartoum, Sudan

May-July 2021

Khartoum, Sudan

April-May 2021

Khartoum, Sudan

October 2020-March 2021

Khartoum, Sudan

March-August 2020

Khartoum, Sudan

March-August 2020

Khartoum, Sudan

March-August 2020

Khartoum, Sudan

March-August 2020

Khartoum, Sudan

March-August 2020

Khartoum, Sudan

March-August 2020

Khartoum, Sudan

March-August 2020

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CURRICULUM VITAE

Proposed role in the project: Business development expert (Khartoum)

Family name: Garelnabi

First names: Maryam

Date of birth: 10 /10/1994

Nationality: Sudanese/Canadian

Civil status: Married

Education:

Institution	Date from	Date to	Degree(s) or diploma(s) obtained
York University Toronto, Canada	10/09/2012	25/05/2018	BA in International Development; Specialization in Gender and Public Policy

Language skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
English	1	1	1
Arabic	2	1	3

Membership of professional bodies	Afrilabs Network, SEIN
Other skills (e.g. computer literacy, etc.)	MS office, databases,
Present position	Programs and business development Manager - Savannah Innovation Labs
Years within the firm	3
Key qualifications (relevant to the project)	Experienced Project manager in Sudan Extensive knowledge in the Micro and Macro economic drivers of the Sudanese economy Competent and organized with the ability to work as a leader or part of a team and manage several priorities effectively. Strong communication and presentation skills with fluency in both English and Arabic. Strong research and organizational skills Strong networking and stakeholder management skills
Specific Experience in the region	Business development in Sudan for the past 4 years Focus on gender and internally displaced communities ; Coaching and mentoring of early stage ventures

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Professional experience

Date from	Date to dd/mm/yyyy	Location	Company reference person	Position	Description
30/03/2020	Present	Khartoum	Savannah Innovation Labs Yousif Yahya yousif.m.yahya@gmail l.com	Programs Manager	Co founded and managed Savannah to ensure alignment with overall business goals including but not limited to the aforementioned programs below. coached more than 400 SMEs Developing programs to support the organization's strategic direction, as well as creating and managing long term goals.
01/11/2020	31/08/2022	Khartoum	Mastercard Foundation (Techworks Program by Savannah) Duaa Mohamed dmohamed@masterc ardfdn.org	Project Manager	Designed and implement an intensive training program for programming, analytics, and professional skills. Building a pipeline for digital employment with gender inequalities in mind ensuring the adequate representation of women. The program focused on key areas of both the formal and the informal economies. Candidates undergo an intensive 2 part training in 26 weeks. These training are project-Based Training to train the individual on tasks that will be undertaken for a certain project they want to work on, using this method candidates will be trained to acquire technical skills in the scopes for a project he/she/they choose to work on. Candidates were then mentored and coached until they achieved their desired employability outcome or kicked off their own ventures.
01/02/2021	30/08/2021	Nyala, Darfur Alfashir, Darfur	USAID (Digital Literacy for Microenterprises in Darfur	Project Manager	Designed and implemented Digital incubation program for SMEs in Darfur and Khartoum. The program focused on key areas of the Sudanese economy in both the formal and informal sectors. Participants received training on accounting

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12/01/2021	30/05/2022	Khartoum	Program by Savannah Sumra Ahmad sumra.ahmad@dt-global.com	Lead Researcher	<p>best practices, business modeling, and the power of branding and legal registration.</p> <p>Of the trained micro-enterprises, only 6 had an online presence for their businesses. That number went up by 86% upon the completion of the training. micro-enterprises recorded a 100% increase in digital sales, and recorded a 50-70% increase in physical sales attributed to their online presence.</p> <p>Participants were coached and mentored to achieve desired outcomes.</p> <p>This study identified the possible and applied finance opportunities for existing micro, small and medium enterprises (MSMEs) and start-ups in the state of Khartoum, as well as provided an overview of the necessary requirements to obtain these types of funding possibilities. Furthermore this study identified the barriers, which MSMEs are currently facing in accessing finance, and provided adequate solutions to overcome these barriers.</p>
10/09/2020	30/01/2021	Khartoum	Rollo Africa (implemented by Savannah) Motaz Hilmei moetaz@districtspaces.xyz	Project Manager	<p>The first business simulation program (condensed incubation program) in Sudan with a focus on Khartoum state in which 24 enterprises participated. It is composed of three days in which enterprises learn to manage and operate in a competitive environment within different market outlooks. The program is dependent on business simulations that develop participants' holistic thinking, commercial acumen, decision-making, and strategic skills. It incorporated a learn by doing approach, targeting SMEs, and aiming to develop and improve their skills</p> <p>Business Development Lead at Impact Hub Khartoum.</p> <p>Responsibilities:</p> <ul style="list-style-type: none"> - Coordinating proposal efforts, including recruitment, technical writing, and production and project coordination. - Liaising with partner organizations on business development related activities. - Coordinating and preparing expressions of interest. - Conducting research to identify business opportunities and trends. - Program design and implementation
5/02/2019	29/03/2020	Khartoum, Sudan	Impact Hub Khartoum	Business Development Lead and Program Coordinator	

CURRICULUM VITAE

Proposed role in the project: Marketing and communication expert (Khartoum)

Family name: Osman

First names: Mayada Osman Mohamed

Date of birth: 20/February/1992

Nationality: Sudanese

Civil status: Single

Education: Postgraduate

Institution	Date from	Date to	Degree(s) or diploma(s) obtained
University of Khartoum	30/10/2010	30/10/2015	MSc. in Information Technology

Language skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
Arabic	1	1	1
English	1	1	1

Membership of professional bodies	N/A
Other skills (e.g. computer literacy, etc.)	Skilled in product management, data analysis, and Microsoft Office Suite. Online marketing. Offline marketing
Present position	Marketing Lead
Years within the firm	1 year
Key qualifications (relevant to the project)	Experience with leading the complete process of developing growth roadmaps, brand identity, and marketing strategies. Managing content marketing strategies and social media presence across all platforms (online and offline campaigns)
Specific Experience in the region	Worked for multiple local and international organisations in Khartoum, Sudan on both online and offline campaigns



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Professional experience

Date from	Date to	Location	Company reference person	Position	Description
01/11/2021	Current	Khartoum	Bloom Technologies Nour +2499000090190 Tawfig.	Marketing Lead	Leading the marketing department for Sudan market covering all 18 states with a focus on Khartoum, responsible for planning and developing Bloom's communication strategies with a focus on online and offline campaigns and managing the branding initiatives. Acquired more than 100k customers in less than one month. Worked closely with international Financing partners
01/08/2019	30/10/2021	Khartoum	GO Digital Services Muhanad Abdelazim, +249123900954	Marketing Manager	<ul style="list-style-type: none"> Led the complete process of developing growth roadmap, brand identity, and digital marketing strategy based on market trends, competitive landscape, and internal goals Managed the entire product lifecycle from planning to feature rollout and responsible for driving the conceptualization, development, and enhancement of GO application Developed and managed budgets, including expenditures, ROI, and profit-loss projections
01/12/2018	1/07/2019	Khartoum	Careem subsidiary) Nazar +249123000647 (Uber Arabi,	Marketing Executive	<ul style="list-style-type: none"> Launched Careem services in Khartoum through collaborating closely with global and local marketing teams to build effective product launches Planned and executed growth strategies for Sudan market and effectively managed customers activation/acquisition projects Managed content marketing strategies, and social media presence across all platforms Extracted and analysed needed data insights on customers behaviour to optimise the conversion funnel through rigorous A/B testing and initiatives

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1/08/2018	30/11/2018	Khartoum	Zain Telecom Mohamed Mahdi, +249120120275	Product Management Specialist	<ul style="list-style-type: none"> Managed the development of the first telecom loyalty program to grant non-telecom awards in Sudan by creating strategic partnerships with leading service providers Coordinated the technical operations of customers migration from/to segmentation profiles, through analysing behavioural trends and ensuring adequate customers reallocation Analysed customers behavioural trends to drive insights and identify profitable opportunities
1/03/2017	30/07/2018	Khartoum	Sudani Telecom Rabab Mohamed, +249120120464	Product Management Specialist	<ul style="list-style-type: none"> Effectively managed end-to-end multi-million-dollar products for the biggest Sudanese telecommunication company which contribute to 45% of the total revenue and served 7 million of subscribers' base Performed user acceptance tests for products pre-launch and continuously monitored and reported on performance throughout the products life cycles Developed and managed the products web pages and presence on social media platforms



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CURRICULUM VITAE

Proposed role in the project: Project Manager Kassala

First names: Osama
Family name: Habiballah Awad Abdelrahim
Date of birth: 8th of Dec 1995
Nationality: Sudanese
Civil status: Single
Education:

Institution	Date from	Date to	Degree(s) or diploma(s) obtained
Omdurman Islamic University	2015	2021	B.S.C IN Civil ENGINEERING

Language skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
English	1	1	1
Arabic	1	1	1

Membership of professional bodies

- Member of YLP (Young leadership program by UNDP Sudan).
- Member of Afrilabs Innovation network (African entrepreneurs' network).
- Member of Hult Prize Sudan.
- Member of Startup School Network by Y combinator.

Other skills (e.g. computer literacy, etc.)

Proficient with Microsoft Office programs, and Project management methodologies. Team management tools i.e., Slack,

MS teams, Team player, creative thinker, problem solver, documentation tools i.e., Notion, Zoho.

Present position: Operations and Sales Lead

Key qualifications (relevant to the role)

- Co-founded a fintech startup and was incubated by Orange Corner Sudan (funded by the Dutch government).
- Worked at the first ever Sudanese YC startup.
- Facilitator and trainer in business development, market research and operations in universities located in Khartoum, Kassala, and Port Sudan.
- Helped local startups in developing their fundraising docs/ pitch deck.
- Assisted a startup in increasing their daily revenue from 700K (SDG) to 3.5M (SDG).

Specific experience in the region

- Worked as a consultant for a social development conference (TedX_Mukram). Structured the program for best results according to the local context. This includes but it not limited to:
 - Project management.
 - Team recruitment.
 - Identified deliverables and planned accordingly.
 - Maintained project budget.
 - Identified and managed relevant stakeholders.
 - Assisted in the content design.
- Worked with SME's in FMCG sector as supplier and a consultant assisted them grow their businesses.



Professional experience

Date From	Date to	Location	Company Reference Person	Position	Description
02/2023	Present	Kassala, Madni, and Khartoum	Zajil Logistics	Operations and Sales Lead	<ul style="list-style-type: none"> Lead a team of sales and operational personnel. Actively explore business opportunities to increase sales volume. Identify potential markets, sales channels, competition and propose effective sales strategy plan for account expansion & development to achieve monthly and quarterly sales targets & KPIs. Managing all sales channels, eg. general trade, modern trade, food services and ensure daily operations functioning well. Establish a network and build good rapport with new clients. Conceptualize a strategic business plan that expands the company's customer base.
03/2022	02/2023	Khartoum,	Bloom YC W22	Operations and Projects Supervisor	<ul style="list-style-type: none"> Monitor and track progress of project and work plan. Drive optimizations and seek to reduce cost through tool or process improvements. Compile, analyze and report on relevant partner or support Key Performance Indicators (KPIs). Learn and build expertise on new processes, operational tools and tracking applications. Manage and assign tasks and deliverables. Create and establish new standards and procedures and translates high level work plans into detailed assignments for team members. Leading financial inclusion projects in Sudan states that's include conducting the required research and evaluating and discovering areas of improvements for financial services in the states.
06/2021	02/2022	Kassala, Port Sudan	Santy Production	Marketing Projects Manager	<ul style="list-style-type: none"> Creating and managing a content calendar and scheduling deadlines. Determining campaign budgets and ensuring that all staff adheres to them. Maintaining an up-to-date understanding of the company, its products, and its client base to implement effective marketing campaigns. Managing and supervising projects from beginning to end. Developing and maintaining strong working relationships with external vendors.

02/2020	08/2020	Khartoum and Kassala	KHATTA App	Co-Founder & Product Manager	<ul style="list-style-type: none"> Joined the startup as a co-founder. Initiated the user and market research activities for the startup. Developed the user experience and users' journey. Participated in the fundraising activities for the startup. Research and discover opportunities of developing financial products that enhance financial inclusion in Khartoum and Sudan states.
06/2017	02/2018	Kassala, Khartoum	MAC Group (Events and Logistic Planning company)	Projects Manager	<ul style="list-style-type: none"> Coordinating with cross-discipline team members to make sure that all parties are on track with project requirements, deadlines, and schedules. Meeting with project team members to identify and resolve issues. Submitting project deliverables and ensuring that they adhere to quality standards. Preparing status reports by gathering, analyzing, and summarizing relevant information. Conducting post-project evaluation and identifying successful and unsuccessful project elements.

Courses

- CS 50 by Harvard.** Aug 2022. 3 months course in computer science and software development, implemented by MasterCard foundation and Savannah Innovation Labs.
- Startup School VC.** Jun 2019. An online curriculum for the next one Billion Dollars Founders.
- Google Project Management Course.** Jun 2018.

Skills

- Micromanagement professional.
- Problem solving skills.
- Product and project management skills.
- Team player.
- Data Analysis skills.
- Research methodology.

Community and volunteer work

Lights, Laws, livelihoods Initiative by Oxford University | Khartoum, Kassala, Elobyid Sudan. Light 4 Sudan, is a Sudan focused project that was initiated by a group of Oxford university researchers, designed to develop solutions for the electricity crisis in Sudan. I was involved in developing the official website for the initiative as well as setting plans schedules or the workshops and online content.



CURRICULUM VITAE

Proposed role in the project: Business Development expert (Kassala)

Family name: Osman Ibrahim

First names: Ragi

Date of birth: 06 /12/1988

Nationality: Sudanese

Civil status: married

Education:

Institution	Date from dd/mm/yyyy	Date to dd/mm/yyyy	Degree(s) or diploma(s) obtained
University of Khartoum	20/08/2016	22/07/2018	Msc in Engineering Management
University of Khartoum	10/06/2006	12/09/2011	Bsc (HONS) Agricultural Engineering

Language skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
English	1	1	1
Arabic	1	1	1

Other skills (e.g. computer literacy, etc.)	MS office , mind map , Power BI, simultaneous Arabic to English translation
Present position	LED Consultant – Dabara Consulting Co
Years within the firm	2
Key qualifications (relevant to the project)	Marketing & Business Development: Pricing, Branding, communication material, and campaigning, designing, Digital Marketing, distribution channels, marketing strategies, after-sales ecosystem, Social Behavior Change Communication, External relationship development, networking, market analysis, business clinics, consultations and referrals, resource linkages, value addition, and value chain analysis
Specific Experience in the region	<ul style="list-style-type: none"> Entrepreneurship and Employment Promotion: Job Fairs, Start-Up Weekends, Hackathons', Market System Development, Value Chain Development Village Savings and Loan associations (VSLA), Microfinance, Business Activation Cycles, Labor Need Analysis,

Ragi



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Professional experience

Date from	Date to	Location	Company & reference person	Position	Description
30/08/2020	Present	Khartoum	Dabara Consulting Co. LTD	Consultant	<ul style="list-style-type: none"> Part of a 3-person team that facilitated the Transitional Government retreat, working with the prime minister and his new cabinet to align ministries with the five pillars of focus, a three-day workshop using participatory approach working directly with the ministers, dividing them into working groups and facilitating reaching consensus on the priorities and directions - Feb 2021 Incubated and accelerated 100 startups/early stage businesses/MSMEs for commercial expansion (coaching 10 companies) Designed & delivered 10-day boot camp for 100 youth participants (50% female) Supported designing interventions for development/technical cooperation projects funded by international donors in the field of private sector innovation, entrepreneurship, and value chain development, by creating activities that link to outputs and outcomes. (RVO- RDPP Sudan program) Strategy formulation for multi-million-dollar companies to adapt to the new context of the country to increase both market share and explore new investment ventures Conducted desk review as part of private sector mapping on behalf of ILO for agriculture value chains in East Darfur and West Kordofan Provided technical expertise on LED to several international programs (ILO, UNFPA, Hult prize) where we incubated 50 youth entrepreneurs, accelerated 10 youth entrepreneurs including grants Catered to SMEs and start-ups needs either by one-on-one consultation sessions or through incubation and acceleration programs in a support role.
01/07/2018	31/08/2020	Kassala	GIZ	Technical Advisor for Private Sector Promotion	<ul style="list-style-type: none"> Worked directly with the Heads of the Ministry of Finance, the Department of Labor, private-sector unions Vocational Training Center, in Kassala to improve their working dynamics. coordinating with 3 international organizations to collaborate on entrepreneurship initiative, working with small industries and craft unions to improve their capacity to serve their +3000 members

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					<ul style="list-style-type: none"> • Advised public institutions and private entities on issues related to employment-oriented private sector promotion • Planned and organized capacity development measures on management and organizational development for the Small Industry Union in Kassala as well as relevant public institutions. • Facilitated the exchange of information and experiences between the vocational training center, the private sector, and NGOs to create synergy • Established and maintained relations with public entities, international & local organizations, and private entities in the entrepreneurial ecosystem of Kassala state. • Designed, planned, and implemented project activities
01/02/2017	30/06/2018	Khartoum	CTC Group	Training coordinator	<ul style="list-style-type: none"> • Designing and executing the training center from a concept to operation (rolling out training internally and externally) • Rolling out the CNH technical certification for the after-sales Department • Designing technical capacity-building programs for internal staff and clients.
01/02/2015	31/01/2017	Khartoum	CTC Group	Marketing and Pricing Officer for after-sales department	<ul style="list-style-type: none"> • Analyzing trends in costs and sales to design marketing campaigns and pricing the spare parts for optimum performance to maintain profitability without losing a competitive edge in the market
01/02/2013	31/01/2015	Khartoum	CTC Group	Customer Support Advisor	<ul style="list-style-type: none"> • Creating and maintaining business relationships • Managing clients' accounts and supporting their growth requirement • Propose attachment adjustment and modification to customers based on maintenance/service logs

Courses



Mesopartner Summer Academy for Economic Development Practitioners, July 2019 Berlin - Germany

Private Sector Development Principles, Trends and Innovative Topics in German Technical Cooperation, December 2018, AIZ, Eichborn - Germany

Personal Field Security Training, In-Person Training Program Nov 2019, Nairobi - Kenya

First-aid Response - Nov 2019, Nairobi - Kenya

Tactical emergency casualty care, Dec 2018, Nairobi - Kenya

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CURRICULUM VITAE

Proposed role in the project: Marketing and communication expert (Kassala)

Family name: Bukhary

First names: Omer

Date of birth: 12/04/1992

Nationality: Sudanese

Civil status: Single

Education:

Institution	Date from	Date to	Degree(s) or diploma(s) obtained
Faculty of Mathematical Science, University of Khartoum.	From 2009	To 2014	B.Sc. (Honors) in Mathematics and Computer Science

Language skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
Arabic (mother tongue)	1	1	1
English	1	1	1

Other skills (e.g. computer literacy, etc.)	<ul style="list-style-type: none"> Well versed in the latest multimedia software In-depth knowledge of all aspects of Media production. Knowledgeable about digital media and producing online content.
Present position	Freelancer
Key qualifications (relevant to the project)	Highly creative and skilled communication officer/director with over 5 years' experience in creating media for multiple platforms, including radio, television, web and social media, excellent skills on various multimedia software.
Specific Experience in the region	Over 3 years of communication and media experience in Eastern Sudan, working with local and national media outlets

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Professional experience

Date from	Date to	Location	Company & reference person	Position	Description
June, 2021	December, 2022	East Sudan	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH	Communication Specialist	Develop a communication strategy targeting various audiences in collaboration with the project team - Production of photo-video - Design of visibility material (e.g. banners, posters, shirts) - Linking up with local media and production of press releases - Liaising with external PR and communication service providers and managing contracts with suppliers and contractors; - Assure implementation of corporate design standards by GIZ and implementing partners - Assure and assist in proper usage of GIZ internal digital communication tools - Events planning and management with regards to visibility - Monitor communication activities of implementing partners
July, 2019	July, 2020	East Sudan	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH	Communication Officer	- Working with the project team and advising them on corporate communication and design standards, press relations, coordinating communication concepts, and event management . - Assist in and partners. - Develop key promotional messages in consultation with the project team. - Assist in conducting awareness raising campaigns, events, information dissemination workshops, etc. for target groups. - Undertake field visits to monitor project implementation and liaise closely with target groups. - Develop communication instruments and assisting in introducing innovation and change for the GIZ project (e.g. manuals, guides, fact sheets, success stories, press releases, studies, publications) - Coordinate activities with external communication, service providers (e.g. appraisers, agencies, photographers, film makers, trainers, translators, printers, graphic designers).
September, 2016	May, 2020	Khartoum Sudan	Sudan 24 TV (S24)	Video Producer/Director or	Produced and directed highly successful two TV shows, which captured the attention of broad audience. One of the two shows on its third series already. - Edit and supervise commercials. - Independently prepare proposals and creative teasers that promote new TV shows.

November, 2014	June, 2016	Khartoum, Sudan	University of Khartoum	Teacher Assistant	<ul style="list-style-type: none"> - Efficiently review and amend scripts. - Creatively turn storyboards into video scenes that vividly reflect the concept and perfectly deliver the message. - Plan and set schedule for new projects and make certain every milestone and deadline is met. - Review the promotional/marketing campaigns and plans in line with the objectives and the target audience. - Control projects budget. - Ensure optimum and effective implementation of every media material. - Report regularly on the progress of the work.
					<ul style="list-style-type: none"> - Organised and conducted tutorial sessions. - Evaluated and graded assignments and recorded grades. - Invigilated exams and tests. - Returned graded assignments to students in accordance with established deadlines. - Informed students of the procedures for completing and submitting class work.

Other relevant information (participations in relevant fields/programmes)

Youth Leadership Programme 3, United Nation Development Programme (UNDP).

- Business Analysis Training Programme.

Voluntary and social activities

- Media team member of TED event, University of Khartoum.
- (TEDx is a local, self-organised event that brings people together to share a TED-like experience).
- Organisation of Afaag Almostqbal Exhibition.
- (Have been Officially nominated and selected to be Presenter in the Exhibition, which is created to present each university's academic program).
- Media team member of Career Fair Exhibition.
- (Career Fair Exhibition is an exhibition hosting the leading companies in order to create job or training opportunities for the fresh graduated as well as the students).
- Volunteered for social media video making with "Smartphone for change" workshop 's team, held by WHO
- Volunteered as director and editor with the medical team that attended S4C workshop held by WHO in Sudan, Jordan and Egypt, a workshop that aimed for videos making about Antimicrobial Resistance, to help decrease this issue by social behaviour change. The video won first place locally and regionally.
- Headed a campaign funded by World Health Organization in collaboration with the Ministry of Health, Sudan



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CURRICULUM VITAE

1. **Proposed role in the project:** Curriculum Development expert
2. **First names:** Susanne
3. **Family name:** Roelofsen
4. **Date of birth:** 25.01.1990
5. **Nationality:** Dutch
6. **Place of residence:** Ghana
7. **Education:**

INSTITUTION [DATE FROM – DATE TO]	DEGREE(S) OR DIPLOMA(S) OBTAINED
University of Groningen, Netherlands [09/2012 – 08/2013]	Master of Science in Strategic Innovation Management (Business Administration)
University of Groningen, Netherlands [09/2008 – 08/2012]	Bachelor of Science in International Business and Management (Business Administration)

8. Language skills: Indicate competence on a scale of A1 – C2

LANGUAGE	READING	SPEAKING	WRITING
Dutch	mother tongue		
English	C2	C2	C2
Spanish	C1	B2	B1
French	C1	B1	B1

9. **Membership of professional bodies:** Business Advisory Service Providers Association Ghana (BASPAG)
Ghana Tech and Business Hub Network (TBHN)
Young Expert Programmes (YEP)
10. **Other skills:** Proficiency with Microsoft Office, Blended learning, Project and Program Management, Strategic planning, Lean Start-up method, Coaching, Writing Reports and Proposals, Intercultural Competence, Canva
(e.g. computer literacy, etc.)
11. **Present position:** Trainer / Consultant, MDF West Africa

12. Key qualifications (relevant to the assignment):

- More than 10 years of professional experience in designing, implementing and monitoring incubation and acceleration programs in Africa, with a focus on scaling-up innovations and facilitating social change;
- Strong background in the development of training materials and the implementation of trainings, specifically on entrepreneurship, business plan development, and access to finance for MSMEs and start-ups;

13. Specific experience in the region (emerging markets & SSA):

COUNTRY	DATE FROM – DATE TO
Ethiopia	09/2020 – 04/2022
Rwanda	02/2022-06/2022
Kenya	05/2018, 08/2016, 07/2015
Tanzania	04-07/2013
Ghana	2014 – ongoing
Benin	06-07/2019
Malawi	02-08/2020, 08/2019
South Africa	11/2018



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14. Professional experience:

DATE FROM - DATE TO	LOCATION	COMPANY	POSITION	DESCRIPTION
06/2018 - ongoing	Ghana	World Bank through eTransform / Ministry of communications Ghana	Program Manager	Coordinating the set up and activities of the Ghana Innovation Hub (iHub): physical space, business development services, investment matchmaking and ecosystem support. Design and execution of Ghana Innovation Hub's incubation program. It supports 15 businesses per cohort over a period of three months with 8 full-day workshops, coaching, co-working space and a validation budget. Market access, operational efficiency, financial management and businesses in agriculture, tourism, advocacy, IT, and manufacturing. Designed and implemented conference for 500 individuals and hosting over 40 sessions.
11/2022 - ongoing (SOWD)	Ethiopia	UNDP Ethiopia	Consultant	Developed a curriculum and Training of Trainers for the UNDP Innovative Finance Lab's Technical Assistance Facility with the aim to support 100 businesses (70 pre-investment and 30 post-investment), Terms of References for implementing experts (30 trained with the curriculum), guidelines for implementing trainers and coaches and workshop materials (presentations and worksheets). The programs will run in two cycles in 2023.
02/2022 - 06/2022	Rwanda	European Union, Luvent Consulting, RISA	Consultant	Performed a needs assessment of youth, government and private sector to set up, develop programs for and manage Innovation Hubs in 4 of Rwanda's secondary cities and developed a localised, sector-specific curriculum. The curriculum consists of a program overview (ideation, pre-incubation, incubation). 4 years project: training to 1000+ youth and set up 190+ start-ups.
07/2021 - 05/2022	Ethiopia	NUFFIC, Resilience BV	Trainer/Consultant	Designed and implemented a 4-month accelerator program for 30 women-owned agri-food, leather and textile companies with the aim of export to the Netherlands. Online course on business development and export marketing, with a physical training in Addis Abeba in Feb 2022
06/2021 - ongoing	Ghana	AfDB	Consultant	Developing and executing a 9-month support program for the 20 winners of the 2020 AfDB AfricavusVirus hackathon with coaching, consultancy and growth grants up to USD 16,250.
09/2020 - ongoing	Ghana	Mastercard Foundation	Consultant	Managing the online platform development (content and front-end development) for the platform MSMEs COVID - 19 Recovery and Resiliency Program, supporting 10,000 MSMEs in Ghana in the course of 2 years with a diverse range of services from training, coaching, audit support, as well as direct COVID relief.
2020 - ongoing	Ghana	SNV	Team Lead	Managing the execution of a nine-month acceleration program providing services (training, coaching, consultancy) for 13 female-owned horticulture companies under SNV's HortiFresh Program in 2020-2021 and 12 companies in 2021-2022
07/2021	Ethiopia	CAWEE, NUFFIC	Consultant	Developing and delivering a Training of Trainers for staff of CAWEE and Resilience BV in Ethiopia, to execute a 4-month Business Accelerator for 30 female-owned companies in Agri-food and Textiles.
02/2020 - 06/2020	Malawi	UNESCO Malawi	Consultant	Supporting Lilongwe and Soche Technical College with the set-up of an incubation centre. Training of Trainers for the implementation of a 3-month #Innov8 Incubation program, support in the development of their business and action plan for implementation of activities, branding and coaching.
05/2020	Ethiopia	Danish Refugee Coun.	Consultant	Re-designing our mobile and web-application 'build your business model' with local examples, cases and images to be used with Ethiopian diaspora who want to set up a business in Ethiopia
07/2019 - ongoing	Ghana	Dutch Ministry of Foreign Affairs	Program Manager and Trainer	Designing and overseeing implementation of the Orange Corners acceleration program , support to 90 youth-led enterprises in 2019 - 2021 . Support to existing businesses with business development services, and access to finance. Program management for selection, training, coaching in 5 locations in Ghana.

ANNEX V: BUDGET

Global price: EURO 689.367

A. Selection of MSMEs and startups	EURO 118.145,19
B. Implementation of business development services Programs	EURO 231.841,14
C. Connecting MSMEs and startups with Financial Services and private investors	EURO 277.934,44
D. Networking and Follow-up	EURO 61.446,23

VAT SUDAN, if applicable: 17% of 689.367

Name of tenderer: MDF Training and Consultancy B.V.

Roberto Tawzi Bellar

Brussels, 13/01/2023



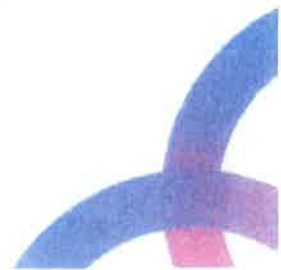
MDF Training & Consultancy - Brussels Branch
44 Rue d'Arenberg - 1000 Brussels - Belgium
Tel: +32-242 14 09
Info@mdfbrussels.be - www.mdf.nl

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PLEASE COMPLETE AND SIGN THIS FORM AND ATTACH COPIES OF OFFICIAL SUPPORTING DOCUMENTS (REGISTER(S) OF COMPANIES, OFFICIAL GAZETTE, VAT REGISTRATION, ETC.)

LEGAL ENTITY

PRIVACY STATEMENT

http://ec.europa.eu/budget/contracts_grants/info_contracts/legal_entities/legal_entities_en.cfm#en

Please use CAPITAL LETTERS and LATIN CHARACTERS when filling in the form.

PRIVATE/PUBLIC LAW BODY WITH LEGAL FORM

OFFICIAL NAME ①	MDF TRAINING & CONSULTANCY B.V.		
BUSINESS NAME (if different)			
ABBREVIATION	MDF		
LEGAL FORM	PRIVATE LIMITED LIABILITY COMPANY		
ORGANISATION TYPE	FOR PROFIT <input checked="" type="checkbox"/> NON FOR PROFIT <input type="checkbox"/> NGO ② YES <input type="checkbox"/> NO <input type="checkbox"/>		
MAIN REGISTRATION NUMBER ③	09073461		
SECONDARY REGISTRATION NUMBER (if applicable)			
PLACE OF MAIN REGISTRATION	CITY	ARNHEM	
	COUNTRY	THE NETHERLANDS	
DATE OF MAIN REGISTRATION	03 DD	01 MM	1992 YYYY
VAT NUMBER	8001.82.923		
ADDRESS OF HEAD OFFICE	BENNEKOMSEWEB 41		
POSTCODE	61174LL	P.O. BOX	
		CITY	EDE
COUNTRY	THE NETHERLANDS		PHONE
			+31318650060
E-MAIL	MDF@MDF.NL		

DATE 12/01/2023

SIGNATURE OF AUTHORISED REPRESENTATIVE

Roberto Trens Bellos

STAMP



MDF Training & Consultancy - Brussels Branch
44 Rue d'Arenberg - 1000 Brussels - Belgium
Tel: 02-242 19 09
info@mdfbrussels.be - www.mdf.nl



① National denomination and its translation in EN or FR if existing.

② NGO = Non Governmental Organisation, to be completed if MFPO is indicated.

③ Registration number in the national register of companies. See table with corresponding field denomination by country.



WJ

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TABLE WITH CORRESPONDING FIELD DENOMINATION BY COUNTRY

ISO CODE	MAIN REGISTRATION NUMBER
AT	Firmenbuchnummer (FN) ZentraleVereinregister (ZVR-Zahl) Ordnungsnummer
BE	Numéro d'entreprise Ondernemingsnummer Unternehmensnummer
BG	Булстат (Bulstat Code) Единен идентификационен код (ЕИК/ПИК) Unified Identification Code (UIC)
CY	Αριθμός Εγγραφής Αριθμός Μητρώου
CZ	Identifikační číslo (IČO)
DE	Handelsregister Genossenschaftsregister (Nummer de Firma) Vereinsregister (Nummer des Vereins) Nummer der Partnerschaft (Partnerschaftsregister)
DK	Det centrale virksomhedsregister (CVR-nummer)
EE	Registrikood
ES	HOJA number
FI	Yritys- ja yhteisötunnus (Y-tunnus) Företags- och organisationsnummer (FO-nummer) Business Identity code (Business ID)
FR	Immatriculation au Registre de Commerce et de Sociétés (RCS) Système Informatique du Répertoire des Entreprises (SIRENE)
GB	Company number
GR	ΑΡΙΘΜΟΣ Γ.Ε.ΜΗ (Γενικού Εμπορικού Μητρώου) Δικηγορικός Σύλλογος Αθηνών (Δ.Σ.Α)
HR	Matični broj subjekta(MBS) Pod registarskim Brojem Matični broj obrta (MBO) Registarski Broj kakladnog
HU	Cégjegyzékszám
IE	Company number Grouping registration number in Ireland
IT	Repertorio Economico Amministrativo (REA)
LT	Kodas
LU	Registre de commerce et des sociétés RCS Numéro d'immatriculation Handelsregisternummer
LV	Vienotais Reģistrācijas Numurs

MT	Registration number Register of Voluntary Organisation (Identification number)
NL	Kamer van Koophandel (KvK-nummer) Dossiernummer
PL	REGON
PT	Numero de identificação de pessoa colectiva (NIPC)
RO	Numar de ordine in registrul comertului Numarul inscrierii in registrul special
SE	Organisationsnummer
SI	Matična številka
SK	Identifikačné číslo (ICO)



QUB

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FINANCIAL IDENTIFICATION

PRIVACY STATEMENT

http://ec.europa.eu/budget/contracts_grants/info_contracts/financial_id/financial_id_en.cfm#en

Please use CAPITAL LETTERS and LATIN CHARACTERS when filling in the form.

BANKING DETAILS ①

ACCOUNT NAME ② MDF TRAINING & CONSULTANCY B.V.

IBAN/ACCOUNT NUMBER ③ NL81 RABO 031 38 05 237

CURRENCY EURO

BIC/SWIFT CODE RABONL2U

BRANCH CODE ④

BANK NAME RABOBANK

ADDRESS OF BANK BRANCH

STREET & NUMBER GALVANISTRAAT 2

TOWN/CITY EDE

POSTCODE 6716 AE

COUNTRY THE NETHERLANDS

ACCOUNT HOLDER'S DATA

AS DECLARED TO THE BANK

ACCOUNT HOLDER MDF TRAINING & CONSULTANCY B.V.

STREET & NUMBER BENNEKOMSEWEG 41

TOWN/CITY EDE

POSTCODE 6717 LL

COUNTRY THE NETHERLANDS

REMARK

BANK STAMP + SIGNATURE OF BANK REPRESENTATIVE ⑤

DATE (Obligatory)

14-03-2023

SIGNATURE OF ACCOUNT HOLDER (Obligatory)

[Handwritten signature: S. Blitterswijk]

① Enter the final bank data and not the data of the intermediary bank.

② This does not refer to the type of account. The account name is usually the one of the account holder. However, the account holder may have chosen to give a different name to its bank account.

③ Fill in the IBAN Code (International Bank Account Number) if it exists in the country where your bank is established

④ Only applicable for US (ABA code), for AU/NZ (BSB code) and for CA (Transit code). Does not apply for other countries.

⑤ It is preferable to attach a copy of RECENT bank statement. Please note that the bank statement has to confirm all the information listed above under 'ACCOUNT NAME', 'ACCOUNT NUMBER/IBAN' and 'BANK NAME'. With an attached statement, the stamp of the bank and the signature of the bank's representative ~~you do not require the~~ signature of the account holder and the date are ALWAYS mandatory.

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Account statement
Zakelijke rekening

In the name of

MDF Training en Consultancy B.V.
Bennekomseweg 41
6717 LL EDE GLD

Statement creation date

14-03-2023

Sequence no.

23070

Page

1 of 1

From (date)

10-03-2023

Previous balance

CR

To (date)

11-03-2023

Closing balance

CR

IBAN / account number

NL81 RABO 0313 8052 37 EUR

BIC

RABQNL2U

Total amount debited

0,00

Total amount credited

0,00

Value date	Type	Counterparty account	Name/description	Debit amount	Credit amount
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There were no debits or credits on the account in the selected period. However, we have still provided you with an account statement to help you keep your records up to date.

CP 122