



CONTRACT SERVICE CONTRACT FOR EUROPEAN UNION EXTERNAL ACTIONS

CIG: Z8F3C2B5DF

N. WE-RISE!/SERVICE CONTRACT_15_23

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

AICS Italian Agency for Development and Cooperation

Khartoum Office
represented by the Director of AICS Khartoum
Michele Morana
(‘the Contracting Authority’)

of the one part,

and
249 Startups for Advanced Business Co. Ltd
Private Limited Company
Official registration number: 53826
PLOT 327 BLOCK 25 MANSHIYA, DOHA STREET, KHARTOUM
VAT number¹ 300000518161 ,
(‘the contractor’)

of the other part,

have agreed as follow:

PROJECT: WE-RISE! Women's Empowerment for Resilience, Inclusion, Sustainability and Environment
CONTRACT TITLE: **Resilience-oriented support to conflict-affected vulnerable women and youth entrepreneurs through the setup of a Fund Manager with TA and Grants services – Gedaref, Kassala, Red Sea State**

Identification number: CIG Z8F3C2B5DF

(1) Subject

- 1.1 The subject of this contract is Resilience-oriented support to conflict-affected vulnerable women and youth entrepreneurs through the setup of a Fund Manager with TA and Grants services – Gedaref, Kassala, Red Sea State done in Kassala, Gedaref and Red Sea State, with identification number **Z8F3C2B5DF** (‘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: 418.450,00 including VAT and undirected taxes.

(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 Except where the contracting party is not VAT registered.

- the special conditions
- the general conditions (Annex I);
- the terms of reference [including information meeting] (Annex II)
- the organisation and methodology [including clarification from the tenderer provided during tender evaluation] (Annex III);
- Key experts (Annex IV);
- 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.

Done in English in one digital original.

For the contractor

Name: Mutaz Mohamednour Hassan

Title: Managing Director

Signature:



Date: 25.10.2023



For the contracting authority

Name: Michele Morana

Title: Head of AICS Khartoum Office

Signature:

MORANA
Michele
24.10.2023
13:05:39
UTC



Date:

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

For the Contracting Authority:

Costanza Matafù, AICS WE-RISE! Team Leader

Email: costanza.matafu@aics.gov.it

For the Contractor:

Mutaz Mohamednour Hasssan Mohamed

Email: mutaz@249startups.com

- 2.2 An electronic system will be used by the contracting authority and the contractor for all stages of implementation including, inter alia, management of the contract (amendments and administrative orders), reporting (including reporting on results) and payments. The contractor will be required to register in and use the appropriate electronic exchange system to allow for the e-management of the contract. With regard to interim and final reports, if they are required according to Article 26 or to the terms of reference, the contractor will be expected to use the forms in the electronic system for encoding and submitting the reports.

The electronic management of the contract through the aforementioned system may commence on the date on which implementation of the contract starts, as described in Article 19 below, or at a later date. In the latter case, the contracting authority will inform the contractor in writing that he will be required to use the electronic system for all communications within a maximum period of 3 months.

Article 4 Subcontracting

- 4.9 Subcontracting is allowed.

Article 7 General obligations

- 7.8 The activities described in this contract shall comply with the contractor's minimum obligation towards visibility and, if applicable, any additional communication activities agreed by the Contracting Authority. These activities must comply with the latest Communication and Visibility Requirements for EU-funded external action, laid down and published by the European Commission.

Article 12 Liabilities

- 12.2 By way of derogation from Article 12.2, paragraph 2, of the general conditions, compensation for damage resulting from the contractor's liability in respect of the contracting authority is capped at an amount equal to damage.

Article 13 Insurance

13.2 a) The Contractor shall ensure that the experts dedicated to the service object of the Tender are duly ensured while travelling and performing their activities at the contracting authority premise.

By derogation from Article 13.2 a) of the general conditions, during the implementation period, the contractor shall ensure that itself, its staff, 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.

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 5 months from the start date, without prejudice to extensions of the period which may be granted by the Contracting Authority, if need arises and on condition that the overall Project implementation period is extended.

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.

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 payment² Upon contract signature	40 % of the contract value 167.380,00 EUR
3	Interim payment After achieving 40% of grant disbursed.	20 % of the contract value 83.690,00 EUR
5	Balance After the completion of the implementation and the presentation of the final report.	40 % of the contract value 167.380,00 EUR
	Total	Total contract value 418.450,00 EUR

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.

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 in accordance with the national legislation of the state of the contracting authority.

² The contractor is not obliged to ask for pre-financing.

Article 42 Data Protection

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.

* * *



A handwritten signature in black ink, consisting of a stylized 'M' followed by a dot.

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 A1a 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 Eastern Sudan region is among the most affected regions in the Country in terms of socio-economic fragilities as it does register high illiteracy rates, limited access to health care, higher poverty rates compared to other regions, combined with low development indicators concerning the gender dimension. As a way of example, it is worth mentioning the low rates of girls' education, Gender-Based Violence (GBV), early marriage, maternal mortality, and exclusion of women from public spheres, preventing women from reaching gender equality.

Facing rapid demographic changes, the Country witnesses high population growth, being Sudanese population relatively young; in fact, life expectancy rate at birth for male and female is respectively 63.5 and 67.2 years old¹. According to World Bank (2020)², GDP growth has decreased in the last few years, being hardly hit and worsened by Covid-19 pandemic and its socio-economic consequences, whereas inflation rate has increased (from 63.3 in 2018 to 163.3 in 2020). Moreover, the international poverty level rate has increased, reaching up to 17.7% in 2020. Given this unsafe and vulnerable context in the Eastern states, AICS Khartoum is currently implementing numerous initiatives converging on women's empowerment, gender equality and social and financial inclusion. Social inclusion, Capital Development and Protection of Vulnerable Groups within Migrants, Refugees and Host Communities are the key focus of the ongoing *TADMEEN* and *Bridging the Gap II* projects which are supporting assessment and capacity building initiatives to foster linkages and synergies between local stakeholders. Such projects also contributed to pave the way for WE-RISE! activities in the Eastern states: Red Sea, Kassala, Gedaref and Khartoum. In this framework, AICS Khartoum initiatives in Eastern states are therefore promoting local development by supporting economic development through the advancement of social and financial inclusion processes with a strong focus on the most vulnerable target niches such as women and youth in specific target geographical areas. Studies conducted in the past, within AICS Programs, guided the feasibility study of this WE-RISE! which is making a strong emphasis on the following key areas of work: i) Women's Economic Empowerment (WEE), ii) support to gender equality, iii) improvement of women's skills, iv) creation of safety nets to ensure adequate access to welfare services for the most vulnerable people, v) reduction of women literacy gap for increasing their access to market labour.

1.4 Current situation in the sector

Current and upcoming WE-RISE! initiatives must take into account three key market aspects that endanger the security and livelihood of the local population and any operation to support local beneficiaries:

- 1) The ongoing **armed conflict**. On the 15th of April 2023, violent clashes started between Sudan's military (SAF) and the country's main paramilitary force (RSF). Although it is still circumscribed in Khartoum and South Darfur, the situation causes significant concerns for the security and safety of beneficiaries, partners, service providers, and staff on the ground. Despite international diplomatic efforts, the conflict could spread to other eastern states², calling for caution and

¹ <http://hdr.undp.org/en/countries/profiles/SDN>

² <https://pubdocs.worldbank.org/en/375291492188168999/mpo-sdn.pdf>

²f. EU News Digest of 24th July 2023. "Mounting concern as Islamists threaten to expand war into eastern Sudan: Islamist militants threaten to disrupt the relative calm that has prevailed in eastern Sudan since the outbreak of war between the army and the Rapid Support Forces (RSF). Recent Sudanese reports talked about a surge of activity by leaders of the

appropriate project adaptation measures with interventions in Kassala, Gedaref and the Red Sea State.

- 2) Major **disruptions at the federal and national level of key services**. Transport, electricity, hospitals, banking, commerce, import/export, and telecommunication services are not functioning correctly and deteriorating overall.
- 3) The delivery of **humanitarian assistance** has been constrained by increasing insecurity, looting, and bureaucratic impediments.

As a consequence, the country is facing a **growing humanitarian crisis**:

- 1) The conflicts created an increased number of **IDPs and refugees**. IOM Sudan reported **2.4 million IDPs**, and OCHA reported 3 million displaced internally and across the borders by July 13th. Several Sudanese states have seen a strong influx of IDPs from Khartoum, which further strained their limited resources.
- 2) To different degrees, based on each State, the local population experience **limited access to strategic financial services** that used to provide the necessary support to payment mechanisms for businesses, clients and employees. By the end of July, despite the strong supervision and work of the Central Bank of Sudan, there are claims of upcoming Sudan's banking system collapsed amid ongoing war and looting and calls for the setup of alternative banking systems in different parts of Sudan³.
- 3) **Jobs and Income Generation Activities (IGAs)** have been compromised in several cities and communities. Millions of workers in the public and private sectors remained without their salaries and wages since the war began in mid-April. Offices and shops in some areas have been ravaged. Some businesses tried to relocate to other states, facing challenges in re-stocking, upgrading the new locations, and serving new market segments.
- 4) There are signs of **food insecurity** due to several factors: (i) limited inputs of goods, (ii) a mix of challenges accessing financial services, technical services, and rain-fed land in due time (according to each crop's season).

According to FAO, approximately 65% of Sudan's population relies on the agricultural sector for their livelihoods. The ongoing conflict in Sudan poses a grave threat to vital crops, intensifying the risk of increased hunger and poverty in the country.

dissolved National Congress Party (NCP) and Islamist activists who are seeking to enroll new recruits [...]. The meetings were HELD IN Gedaref and Kassala provinces in eastern Sudan and discussed how to intensify the recruitment drive and mobilise constituencies loyal to former President Omar al-Bashir in the area. Tribal leaders and politicians in eastern Sudan had shown clear hostility to the civilian government of Abdullah Hamdok and played a role in obstructing its efforts by helping cut the road between Port Sudan on the Red Sea and the capital, Khartoum, for several months. On Thursday, the local authorities of Gedaref in south-eastern Sudan enrolled large numbers of young people as part of the so-called "great mobilisation" drive to support the army. The governor of Gedaref, Muhammad Abd al-Rahman Mahjoub, asserted that the state "has now moved to the stage of bolstering the ranks of the army with fighters, after having provided the armed forces with financial and in-kind support in the battle of dignity". ([Arab Weekly](#)).

³g. EU News Digest of 24th July 2023. "Sudan's banking system 'teeters on collapse' amid ongoing war and looting: Sudanese economists have issued a stark warning about the nation's banking system, which they say is facing a "severe decline and may collapse entirely". The ongoing war between the Sudanese Armed Forces (SAF) and the paramilitary Rapid Support Forces (RSF) has led to numerous instances of looting, vandalism, and destruction at Sudan's banks, leaving the country's financial stability and functionality in peril. The current banking crisis is further exacerbated by the fact that millions of workers in the public and private sector, have been without their salaries and wages since the war began in mid-April. Also, Sudan's [soaring prices](#) of goods and services, and manufacturing have become limited and insufficient. Several institutions and companies have suspended operations and laid off employees. At a recent Cabinet meeting in Port Sudan, the Minister of Finance acknowledged that the delay in state employees' salaries is due to the "collapse of the banking network and cash liquidity issues, stemming from the conditions of war". Economist Dr Issa Adam highlighted the need for alternative banking systems in different parts of Sudan, to counter the "tight centralization and concentration of bank operations in Khartoum", which greatly hinders the availability and accessibility of funds in other regions". ([Radio Dabanga](#)).

Farmers say they might miss the optimal planting window, which traditionally occurs in July. According to the WFP, the number of food-insecure people in Sudan is projected to rise to over 19 million by August, a significant increase from the pre-conflict figure of 16 million. Farmers are struggling to secure financing for agricultural inputs and facing steep price hikes for seeds, fertilisers, pesticides, and fuel. The armed conflict disrupted food and commodity imports, exacerbating the shortages within Sudan. Essential staples are scarce, further amplified by the looting of warehouses.⁴

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 in order to fill the gender inequality gap, and to enhance the 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;
- UNIDO supports the start-ups of agro-food businesses – with focus on youth and women – and smallholder farmers in the Kassala State by providing a set of financial and non-financial services through local training and financial institutions.
- 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.

⁴ Sudan crop production hampered, fears of looming hunger crisis. Dabanga, 23th July 2023.

2. OBJECTIVES & EXPECTED OUTPUTS

2.1 Overall objective

The EU-funded WE-RISE! Project, implemented by AICS Khartoum (Italian Agency for Development Cooperation) in partnership with UN Women, intends to engage a financial and non-financial service provider with the **general objective** of improving the access of vulnerable women, youth, and IDPs to a more inclusive and resilient market system in **Gedaref, Kassala, and the Red Sea states**.

2.2 Purpose and Specific objective

Support MSMEs and Small Holder Farmers (SHFs) by reviving and boosting their IGAs, amid the disruptive consequences of the armed conflict, through a fund manager offering financial and non-financial services in Gedaref, Kassala, and Red Sea States is the **specific objective** of this Assignment.

This intervention will also indirectly contribute to achieve an increased **production capacity** of business(es), which will consequently lead to economic growth and to strengthen the capacity of dealing with climate change's consequences. Considering the Fund Manager as a critical tool to support growth, create job opportunities and reduce poverty and vulnerability, its positive impact will be visible - through the inclusive financial approach used - in the greater access to resources provided to individuals in order for them to meet their financial needs and capitalise on business opportunities.

2.3 Expected outputs to be achieved by the contractor

The service provider is asked to pursue the specific objective through the design of an innovative financial (in-kind and in-cash assistance) and non-financial (Technical Assistance) **fund management mechanism** that supports MSMEs and SHFs looking for timely and high-impact initiatives aiming at putting the MSME/SHF back on its feet, reviving and boosting their IGAs, amid the disruptive consequences of the armed conflict.

The Outputs will be:

- 1) The set-up of a **fund manager** that can access and manage public funding (grants) and private funding (impact investments) in a blended finance fashion. Public funding will be used to (1) cover the management costs of the fund, (2) sponsor financial and non-financial services, and (3) de-risk private investments (if available through international Development Financial Institutions DFIs, Impact Investors or local Financial Institutions FIs partners or the contractor).

It is suggested to structure the fund manager with **challenge fund features**:

- o with a competitive grant selection (transparent and pre-determined eligibility and impact evaluation criteria);
- o a certain level of competition is propaedeutic to secure the most cost-effective and impactful allocation of TA and Funds;
- o funding windows (the proposal suggests 3 funding windows);
- o the set-up of a Technical Assistance and Investment Committee (TA&IC) to assess and evaluate the applicants;
- o Cost-sharing mechanism: successful applicants will match a certain percentage of the grant with their own financing (in-cash or in-kind), based on their Tiers segments⁵;
- o Challenge funds can provide leverage for donor funds by engaging private capital (local FIs and DFIs and Impact investors) in matching financing of projects.

⁵ The contractor is invited to consider the average grants budget for applicants, based on the applicant Tier (Tier 1, Tier 2, Tier 3). The Tier's definition is detailed in the following sections.

Given the current complex situation in Sudan, the contractor can recommend some *discretionary grant features*:

- o Disbursement of grants amounts on a more discretionary basis, within the 3 suggested budget averages for applicants' Tier segments, as authorised by the TA&IC;
 - o A continuous application process (more than three formal windows).
- 2) The set-up by the fund manager of an **online e-platform** to manage and monitor the entire cycle of financial and non-financial services to end beneficiaries (registration of potential beneficiaries, evaluation of the eligibility criteria, allocation of financial and non-financial services, monitoring their KPIs). The contractor will retain ownership of the e-platform. By only covering the development and maintenance costs of the e-platform during and after ⁶ the WE-RISE! project's implementation activity, the contracting authority does not hold any legal claim of ownership rights.
- 3) The design and delivery of **à-la-carte package** of well standardised: financial (in-cash or in-kind) services and non-financial services (TA) to eligible end-beneficiaries to **boost their IGAs recovery** (farming or business ones) based on key needs (i.e. working capital, re-stock, human resources, re-location) and expected impact (i.e. improve production; develop new products and services; reach new market segments, job creation, environmentally sustainable and emergency efficient equipment⁷).

Given the current volatile conditions in Sudan, for the **TA services**, the contractor is invited to design and set up a **one-stop-shop business clinic** (for MSMEs and SHFs), with clear and swift recommendations to be executed through the grant and/or other investment services. The present market condition does not allow TA services typical for incubator or accelerator facilities.

Expected Outcomes:

At the end of this TA assignment, the expected Outcomes will be:

- a. Enhanced entrepreneurial or farming **competencies** of youth, women, and people with vulnerabilities/disabilities in the target states and identified Value Chains;
- b. Access to **grant funding** (in cash or in-kind) distribution mechanism for MSMEs and SHFs in the target states and Value Chains;
- c. Improved **quality and competitiveness** of MSMEs and SHFs in the target states and Value Chains;
- d. Secured **resilience** of MSMEs and SHFs in the target states and Value Chains;
- e. Availability of an **e-platform Fund Manager smart, cost-effective financial mechanism** for like-minded donors and investors willing to allocate resources in an efficient financing mechanism.

⁶ The expected contractual timeline for the implementation of the contract is of 5 months, subject to no-cost extensions, in case of an extension of the overall WE-RISE! program by the European Union. Ultimately, the contractor is requested to monitor the fund and beneficiaries KPIs until 12 months after the start of this contract.

⁷ The proposed list only shares a sample of ideas.

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 supported by international, national, regional institutions in Sudan (cooperation agencies, UN Agencies, and other relevant stakeholders)
- Target groups and members are willing and able to take part in the implemented initiatives.
- Despite the armed conflict in Khartoum state and Darfur, the targeted area maintain sufficient safety and security conditions to guarantee farming and business activity of the local community and end-beneficiaries
- Despite the armed conflict in Khartoum state and Darfur, the targeted area maintains sufficient safety and security conditions to guarantee the operations of the contractor.
- Cultural, religious, and gender differences and barriers can still be mitigated
- The Contractor fully acknowledges the benefits of the inclusive and resilient market system in enhancing efficiency and scale and getting access to more specialised investment expertise.
- The contractor is fully aware of the importance of understanding the current and future effects of the war on the macro and micro economy, the high increase in the inflation rate, and the weakness of the determinants of the local market
- The contractor acknowledges the new country's ecosystem and the need to keep an open contextual-based model, avoiding creating unnecessary barriers by following the global model
- The contractor should recognize and anticipate how to mitigate large-scale delegation arrangements, increased operational complexities, and supervisory risks

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 contractor 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
- Absence of a formal government due to the ongoing armed conflict in Sudan
- The financial sector in the low-income level remains unstable and financial needs of individuals are not met due to low levels of financial inclusion.
- Changes in the political environment determine a change in the capacity and willingness of the different stakeholders to continue the program
- Implementation is delayed or prevented due to conflict, and the security situation prevents staff from visiting project areas
- Internet and electricity are cut or unstable due to the ongoing degradation of the local infrastructure.

The service provider should present a specific mitigation approach for those risks in its proposal.

4. SCOPE OF THE WORK

4.1 General

4.1.1. Description of the TA Assignment:

The expected intervention aims to support targeted beneficiaries – formal and informal businesses and smallholder farmers - by promptly **reviving their income generation activities** (IGAs) with business-oriented TAs and in-kind/in-cash support.

The strategic selection of an eligible pipeline of beneficiaries in locations and business segments will trigger spillover effects along their underlying Value Chains.

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 ⁸	800
Direct Beneficiaries reached with financial services ⁹	800
Indirect Beneficiaries reached ¹⁰	3,600

4.1.2. Geographical area to be covered

The assignment will cover three states: Kassala, Gedaref and the Red Sea State.

4.1.3. Target groups

The Assignment will serve three cross-cutting **categories** of beneficiaries:

- **Women.** Women entrepreneurs remain largely under-represented.¹¹ Improving the capacity of female-owned formal and informal businesses is still a project's goal for sustainable and inclusive job creation and economic growth. The same will apply to women smallholder farmers.
- **Youth.** The assignment encourages the protection and stabilisation of employment and income-generation opportunities for young people.
- **People with vulnerabilities:** the assignment aims at social inclusion by targeting IDPs and other individuals strongly affected by recent armed conflict.

The Assignment will impact two main **sectors**:

- (Formal and informal) **Entrepreneurs** (MSMEs)
- (Formal and informal) **Small Holder Farmers** (SHFs)

⁸ Women and youth entrepreneurs and small holder farmers.

⁹ Women and youth entrepreneurs and small holder farmers.

¹⁰ Family members of entrepreneurs and smallholder farmers (using a 4.5 multiple to estimate the average number of members per household unit).

¹¹ 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).

The Assignment will target these categories and sectors along three **Tiers**:

- **Tier 1: Vulnerable Individuals** part of Women's Associations, Productive Organisations or Cooperatives with established IGAs. The goal is to rely on established economic and social structures to facilitate the distribution, management, and monitoring of cash and TA services. With a financial inclusion approach, the grant will match and complement the mobilising of individual savings, group savings, and private assets.
- **Tier 2: Informal** Entrepreneurs (MSMEs) and Small Holder Farmers (SHFs), able to mobilise savings or private assets to match up to **15-30% of the grant amount**.
- **Tier 3: Formal** Entrepreneurs (MSMEs) and Small Holder Farmers (SHFs), able to mobilise savings or private assets to **match up to 30-40% of the grant amount**.

4.2 Specific work

The Assignment can be developed over **5 Phases**.

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

Phases	Outputs
A. Set Up of the Fund Manager + Inception Report	<p>A.1 Formal Setup of the FM and Investment Committee Structure/governance/staff</p> <p>A.2 Launch of the FM e-platform: front-side for applicants; end-side for the Fund Manager staff and TA & Investment Committee</p> <p>A.3 Registration and first eligibility assessment of a first pipeline of beneficiaries + Inception Report</p>
B. Implementation (1 of 3) Delivery of financial services and non-financial services (TA)	<p>B.1 Eligibility assessment and TA/grants approval for the first pipeline of beneficiaries</p> <p>B.2 First round of TA to the pipeline 01. First round of grants to the pipeline 01 + matchmaking with the private sector (if available)</p> <p><i>M&E of beneficiaries' KPIs (financial & SDGs) through the e-platform</i></p>
C. Implementation (2 of 3) Delivery of financial services and non-financial services (TA)	<p>C.1 Eligibility assessment and TA/grants approval for the second pipeline of beneficiaries.</p> <p>C.2 Second round of TA to the pipeline 02. Second round of grants to the pipeline 02 + matchmaking with the private sector (if available)</p> <p><i>M&E of beneficiaries' KPIs (financial & SDGs) through the e-platform</i></p>

<p>D. Implementation (3 of 3)</p> <p>Delivery of financial services and non-financial services (TA)</p>	<p>D.1 Eligibility assessment and TA/grants approval for the third pipeline of beneficiaries</p> <p>D.2 Third round of TA to the pipeline 03. Third round of grants to the pipeline 03 + matchmaking with the private sector (if available)</p> <p><i>M&E of beneficiaries' KPIs (financial & SDGs) through the e-platform</i></p>
<p>E. Sustainability / Phase Out (recommended to be done in parallel with the other Phases) + Final Report</p>	<p>E.1 Networking with interested donors and private investors to add new grants/investment accounts to guarantee the sustainability of the fund manager services, offering long-term impact to the pipeline of beneficiaries, and extra M&E of fund and beneficiaries KPIs.</p> <p>The Fund Manager can promote several “windows” with different focus, criteria and application rounds based on each Donor and/or Investor Agenda.</p>

4.2.1 PHASE A: Setup of the Fund Manager

In the proposal, the service provider will include at least the following Activities and Outputs:

A.1 Setup of the FM and Investment Committee Structure/Governance / Staff

A1.1 Present the Organigram, operational guidelines, TA & Investment Committee (TA&IC), and partnerships¹² to operate as a:

- o Grant fund manager¹³ for AICS
- o Blended-finance fund manager¹⁴ for AICS

Capacity to optimise economies of scale and scope by pooling other donors' funds or private capital in the fund, to support Sustainable Development Goals (SDGs¹⁵) through ESG¹⁶ initiatives.

A1.2 Present and set up the e-platform accounts for the FM and TA&IC staff¹⁷

A.2 Propose, set up, and fine-tuning on the **e-platform** the eligibility criteria and *à la carte TA and grant Package* for end-beneficiaries.

A.2.1 The Contractor will present a proposed list of eligibility criteria and evaluation criteria for awarding MSMEs and SHF.

Eligibility criteria. The Contractor is invited to present and fine-tune a list of eligibility criteria. As a sample and guideline, it is hereby presented a preliminary list of eligible criteria:

Eligibility Criteria for all applicants:

- o Location: based in Gedaref, Kassala, or the Red Sea State, or looking to relocate in those states as a consequence of the on-going conflict. (These states can either be their home-base, their recent relocation destination, or their target destination).
- o Successful delivery of all supporting documents (ID, registration, banking details) and information (age, gender) outlined by the fund manager to apply to the TA and grant.
- o At least one year of operations (not a start-up initiative).
- o Considered vulnerable according to WE-RISE! (IDPs, refugees, affected by the conflict, low income, disabilities, etc.)
- o Eligible applicants must be able to match a certain percentage of the grant with their financing (in-cash or in-kind). The percentage changes based on their specific Tier (Tier 1, Tier 2 or Tier 3).

Eligibility Criteria for Tier 1 applicants:

¹² A blended-fund manager is expected to present partnerships/expressions of interest (EoI) from Financial Institutions and local/international Investors willing to mobilise private money in the form of debt or seed capital (equity).

¹³ A grant fund manager is an established entity capable of providing funding, setting up the grant cycle, administrating facilities including operational guidelines, and monitoring project implementation to verify results.

¹⁴ Beyond a grant fund manager, a blended-finance fund manager uses grants funds to mobilise and de-risk private sector investment. A blended-finance fund introduces products such as credit guarantees and other financial products to yield impact and leverage further private impact investments.

¹⁵ The EU is a leading global partner for SDGs:

https://international-partnerships.ec.europa.eu/policies/sustainable-development-goals_en

¹⁶ The EU and the ESGs:

https://commission.europa.eu/business-economy-euro/banking-and-finance/sustainable-finance_en

¹⁷ It is recommended to include in the investment committee representatives from both the fund manager and AICS.

- o Being part of a Women Association, Productive Organisation, or Cooperative.
- o Eligible applicants must be able to match a certain percentage of the grant with their own financing (in-cash or in-kind). For tier 1, applicants are expected to mobilise individual savings, group savings, and/or group assets
- o Having an IGA

Eligibility Criteria for Tier 2:

- o Being an informal MSME or SHFs (under 5 feddan)
- o For MSMEs, thematic areas: all business sectors and thematic areas are eligible. (Given the nature of the challenge fund, the applications will be then shortlisted and awarded based on Impact evaluation KPIs).
- o Eligible applicants must be able to match a certain percentage of the grant with their financing (in-cash or in-kind). For tier 2, applicants are expected to mobilise savings or private assets to match up to **15-30% of the grant amount**.

Eligibility Criteria for Tier 3:

- o Being a formal SME or SHFs (between 5 and 100 feddan)
- o For SMEs, thematic areas: all business sectors and thematic areas are eligible. (Given the nature of the challenge fund, the applications will be then shortlisted and awarded based on Impact evaluation KPIs).
- o Eligible applicants must be able to match a certain percentage of the grant with their financing (in-cash or in-kind). For tier 3, applicants are expected to mobilize savings or private assets to match up to **30-40% of the grant amount**

Each beneficiary category will have specific eligibility criteria and TA & Grant ceilings, as outlined in the following sections.

The Contractor is invited to present a list of beneficiary **NON eligible costs**:

- Based on their Tier, each beneficiary will commit a certain level of project's co-financing, justified by time, assets or other means. It is advisable to list non eligible costs in advance. The exact eligibility criteria can be fine-tuned or amended by the TA & IC.
- Based on their Tier, each beneficiary will present an initiative on how to invest the awarded grant. It is advisable to list non eligible costs in advance. The exact eligibility criteria can be fine-tuned or amended by the TA & IC.

Impact Evaluation Criteria. The Contractor is invited to present and fine-tune a list of Impact Evaluation Criteria. As a sample and guideline, it is hereby presented a preliminary list of Impact Evaluation Criteria:

- o Plausibility of the Operational Plan
- o Plausibility of the Financial Plan
- o Absence of Market Distortion
- o High Environmental or Social Impact
- o Low-Risk Level of the intervention/business operation
- o Swift set-up and implementation
- o A high number of job creation/job retention
- o Alignment with the WE-RISE! goals
- o High Impact on the Value Chain / Community

- o Availability of a matching loan/equity for this beneficiary/business plan / VC sector

All eligible beneficiaries will be evaluated by weighted grades Impact Evaluation Criteria. The success rate during this second round of evaluation strongly depends on the **quality and quantity of eligible beneficiaries**. The contracting authority expects three rounds (windows) of calls, either organised per state (Kassala, Gedaref or Red Sea State), by sector, or by any other criterion recommended by the Service Provider.

The Impact Evaluation criteria are expected to be **stricter and more competitive** for beneficiaries eligible for higher grant ceilings (formal MSMEs and well-established SHFs), while more inclusive for informal MSMEs and SHFs.

A.2.2 The TA package will include an ***all-inclusive business clinic TA*** to each MSME (two one-on-one coaching sessions), including:

- o Revised business plan
- o Technical advice on products, services, market access, and networking
- o Recommendations on the matching grant and the best way to use it
- o Networking with FIs and Private Investors for a matching loan or equity¹⁸

A.2.3 The TA package could include an ***all-inclusive TA package for SHFs***, that includes:

- o Technical advice on agro-inputs
- o A simple model of costs-revenues based on crop and land size (feddan)
- o Connection to a local supplier of inputs (products and services)
- o Connection to a competitive buyer
- o Recommendations on the matching grant and the best way to use it
- o Networking with FIs and Private Investors for a matching loan or matching equity¹⁹

A.2.4 The Contractor can refer to this matrix to estimate the allocation of the grant package among eligible beneficiaries²⁰:

MODEL	TIER 1	TIER 2		TIER 3	
	Groups	Informal		Formal	
	Target: 650 individuals	Target: 100 individuals		Target: 50 Individuals	
SEGMENTS	Associations with Vulnerable Individuals	Informal MSMEs	Informal SMEs	Registered SMEs	Established SHFs
Average BUDGET					
In-kind* (400 EUR)	X				

¹⁸ This option is expected and recommended only for outstanding cases (sound business models; good projections, etc.).

¹⁹ This option is expected and recommended only for outstanding cases (sound business models; good projections, etc.).

²⁰ The proposed model is only shared to help develop a sound proposal. The segments and amount are realistic but can be revised by the Contractor.

In cash* (400 EUR)	X				
In-kind* (3,000 EUR)		X	X		
In cash* (3,000 EUR)		X	X		
In kind* (8,000 EUR)				X	X
In cash* (8,000 EUR)				X	X

Notes:

Note 1: (*) represents up to the suggested grant **average budget**. The Contractor can revise and recommend a new average budget. However, it must allow for the most efficient and cost-effective allocation to reach around **800 end beneficiaries** (MSMEs & SHFs) and positive spin-offs along their communities and value chains.

Note 2: the Contractor will present eligible beneficiaries from both MSMEs and SHFs. The contracting authority allows **flexibility on the proportion of MSMEs and SHFs served** based on the actual demand on the ground, and the most impactful cases, as judged by the TA&IC through the three Tiers, in the three different states.

Note 3: the Contractor must allocate **at least 70% (980.000,00 EUR)** of the budget to **in-kind/in-cash grant components**, excluding the TA costs. The allocated budget does not include payment/transfer costs or fees.

Note 4: the remaining budget (up to **30%, approx. 420.000,00 EUR**) **will be allocated to TA services and the setup and management of the fund and e-platform**.

Note 5: based on market conditions, **in-cash grants** will be distributed through formal banking channels (bank transfers) or alternative banking channels as deemed necessary. Currently, alternative banking channels include telecom wallets, over-the-counter cash transfers from informal agent networks, or local start-ups specialised in cash transfer. The Contractor is invited to present and propose the most efficient and reliable mix of service partners.

Note 6: **in-kind grants** will require partnerships with strategic suppliers to deliver cash-equivalent goods and services based on the end-beneficiary needs assessed and approved by the TA&IC. The service provider is invited to present a pre-selected list of potential suppliers for MSMEs and SHFs in the three target states.

A.3 Registration of 100 eligible beneficiaries (MSMEs and/or SHFs) to be evaluated (during the next phase) by the TA&IC for TA and Grants allocation.

A3.1 Gather a list of potentially eligible MSMEs and SHFs from your client's base and network with the necessary track record and/or referrals (from other donors, NGOs, Financial Institutions, Suppliers, etc.).

A3.2 Design formats to gather potential applicants' Concept Notes/ Requests of Support. Launch a first round of formal enrollment on social media and other effective channels. The promotion will be re-iterated based on the need to satisfy the offer (up to 800 eligible beneficiaries).

A3.3 Store data on the e-platform.

At the end of Phase A, the contractor will have developed the following Outputs/ Deliverables:

A.1 Finalised **organigram and ToRs** of the FM and TA&IC staff (max 5 pages).

A.2 Setup and fine tuning the e-platform **eligibility criteria** and *all-inclusive TA and grant Package evaluation criteria*.

A.3 **List of 100 eligible beneficiaries** (MSMEs and/or SHFs) ready to be evaluated by the investment committee²¹.

4.2.2 PHASE B: Implementation (first of three cycles)

B.1 Eligibility assessment and TA/grants approval for the first pipeline of beneficiaries.

- o The TA&IC members independently evaluate the beneficiaries based on data uploaded on the e-platform and against pre-selected eligibility criteria.

B.2 First round of TA and grant to the pipeline 01 + matchmaking with the private sector (if available)

- o The TA&IC members independently assess and evaluate TA and Investment needs of the beneficiaries based on data uploaded on the e-platform and pre-selected TA and Grants options (TA type, in-kind/in-cash grant, grant ceiling).
- o The fund manager executes the TA through his/her coaches.
- o The fund manager transfers the grants (in-kind or cash) according to the chosen methodology.
- o The fund manager monitors and tracks proof of training and transfer.
- o The fund manager tracks and receives updates from the beneficiary on the successful implementation of the grant initiative (memo, statement, photo).
- o For top-performing/high-impact cases assessed by the TA&IC, the fund manager will facilitate match-making with the private sector, presenting the “business case” to FIs or Impact Investors.

At the end of Phase B, the service provider will have developed the following Outputs/ Deliverables:

- o **Excel List** of the first pipeline (01) of beneficiaries that have been evaluated. Shared eligibility criteria and evaluation criteria by the TA&IC, with the type of TA and grants allocated. The list must include all key beneficiaries’ features (gender, location, IGA type, Tier number, etc.) to be analysed through Pivot Tables.
- o **List/report** and a financial statement on the first pipeline (01) of beneficiaries receiving TA and grants.

4.2.3 PHASE C: Implementation (second of three cycles)

C.1 Eligibility assessment and TA/grants approval for the first pipeline of beneficiaries

- o The Fund Manager has successfully gathered and uploaded on the e-platform a sufficient list of potential beneficiaries.
- o The TA&IC members independently evaluate the beneficiaries based on data uploaded on the e-platform and against pre-selected eligibility criteria

C.2 Second round of TA and grants approval to the pipeline 02 + matchmaking with the private sector (if available)

- o The TA&IC members independently assess and evaluate TA and Investment needs of the beneficiaries based on data uploaded on the e-platform and pre-selected TA and Grants options (TA type, in-kind/in-cash grant, grant ceiling).

²¹ Based on historical evidence, by using an eligibility rate of 60%, it is required to present 170 potential beneficiaries. If the contractor expects a different success rate, he/she has to adjust the pipeline size accordingly.

- o The fund manager executes the TA through his/her coaches.
- o The fund manager transfers the grants (in-kind or cash) according to the chosen methodology.
- o The fund manager monitors and tracks proof of training and transfer.
- o The fund manager tracks and receives updates from the beneficiary on the successful implementation of the grant initiative (memo, statement, photo).
- o For top-performing/high-impact cases assessed by the TA&IC, the fund manager will facilitate match-making with the private sector, presenting the “business case” to FIs or Impact Investors.

At the end of Phase C, the contractor will have developed the following **Outputs/ Deliverables**:

- o **Excel List** of the first pipeline (02) of beneficiaries that have been evaluated. Shared eligibility criteria and evaluation criteria by the TA&IC, with the type of TA and grants allocated. The list must include all key beneficiaries’ features (gender, location, IGA type, Tier number, etc.) to be analysed through Pivot Tables.
- o **List/report** and a financial statement on the first pipeline (02) of beneficiaries receiving TA and grants.

4.2.4 PHASE D: Implementation (third of three cycles)

D.1 Eligibility assessment and TA/grants approval for the third pipeline of beneficiaries

- o The Fund Manager has successfully gathered and uploaded on the e-platform a sufficient list of potential beneficiaries.
- o The TA&IC members independently evaluate the beneficiaries based on data uploaded on the e-platform and against pre-selected eligibility criteria.

D.2 Third round of TA and grants to the pipeline 03 + matchmaking with the private sector (if available)

- o The TA&IC members independently assess and evaluate TA and Investment needs of the beneficiaries based on data uploaded on the e-platform and pre-selected TA and Grants options (TA type, in-kind/in-cash grant, grant ceiling).
- o The fund manager executes the TA through his/her coaches.
- o The fund manager transfers the grants (in-kind or cash) according to the chosen methodology.
- o The fund manager monitors and tracks proof of training and transfer.
- o The fund manager tracks and receives updates from the beneficiary on the successful implementation of the grant initiative (memo, statement, photo).
- o For top-performing/high-impact cases assessed by the TA&IC, the fund manager will facilitate match-making with the private sector, presenting the “business case” to FIs or Impact Investors.

At the end of Phase D, the service provider will have developed the following **Outputs/ Deliverables**:

- o **Excel List** of the first pipeline (03) of beneficiaries that have been evaluated. Shared eligibility criteria and evaluation criteria by the TA&IC, with the type of TA and grants allocated. The list must include all key beneficiaries’ features (gender, location, IGA type, Tier number, etc.) to be analysed through Pivot Tables.
- o **List/report** and a financial statement on the first pipeline (03) of beneficiaries receiving TA and grants.

4.2.5 PHASE E: Phase Out

The Contractor will propose and implement strategies to:

- a) Organise and maintain systems in place to monitor and share with stakeholders, the KPIs of the Fund, and the performance and impact of the served beneficiaries until **12 months** after the start of the service contract.
- b) Promote its services as a fund manager to other like-minded donors and investors interested in synergies to leverage and bridge sustainable financial opportunities in the Sudanese market with financial or nonfinancial services.
- c) Promote the pipeline of beneficiaries looking for potential match-making deals with interested donors and private investors, mobilising for them new financial resources.
- d) Promote partnerships to secure the long-term sustainability of the fund manager services in Sudan, in both conflict and post-conflict scenarios.

At the end of Phase E, the contractor will have developed the following **Outputs/ Deliverables**:

- o Memo about meetings/calls/agreements with interested donors and/or Investors willing to partner with the Fund Manager
- o M&E plan for **12 months after the contract's signature**, with a quarterly report of KPIs (financial & SDGs) for Stakeholders.

4.3 Project management

4.3.1 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 organisation for conducting the work, as well as the management of the contract. AICS Khartoum will provide the Contractor with administrative and logistic support throughout the whole assignment execution. It will join the Contractor on the field, and will assist in the implementation of the activities whenever it is possible.

4.3.2 Management structure

The Contractor will work in close collaboration with the Client, 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.

The WE-RISE! project Technical Advisory role is under Microfinanza SRL. It 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 AICS PMU team for the whole duration of the assignment.

4.3.3 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 may make available office space to the Contractor in different states.

5 LOGISTICS AND TIMING

5.1 Location

The project will take place in Kassala, Gedaref and Red Sea states. The experts will be based and/or travel in the States according to the security situation and project needs.

5.2 Start date & period of implementation

The intended start date is October 2023, and the period of implementation of the contract will be **5 months** from this date.

Please see Articles 19.1 and 19.2 of the special conditions for the actual start date and period of implementation.

The proposed timing and duration for the service delivery can be divided into five main phases. An estimated team of at least **5 key experts** will be expanded by a **pool of** on-demand Contractors:

- Technical experts for specific market Value Chain niches, based on applicants' needs (i.e., post-harvest production, manufacturing, import/export, etc.).
- Agents / Field officers, for local promotion of the pipeline, coaching of beneficiaries, and M&E.

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

Working Days / Experts	Staff 01	Staff 02	Staff 03	Staff 04	Staff 05	Pool of Contractors	TOTAL
Overall Coordination							
Phase A – setup							
Phase B - implementation							
Phase C - implementation							
Phase D - implementation							
<i>Phase E - Phase Out</i>							
TOTAL							

6 REQUIREMENTS

6.1 Company and 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.

The desired Contractor should have experience and a track record as:

- Manager of grant funds and/or investment funds
- Facility manager for incubators/accelerators
- Service provider of TAs to Sudanese entrepreneurs
- Local development player in Sudan
- Provider of cash transfer

6.1.1 Staff

The five phases are expected to be implemented by the contractor (service provider) through an experienced implementation team who will be working in the field.

The fieldwork will require working in Arabic, while the project's outputs will be in English. The Reporting will be in English.

All key experts must submit CVs and signed statements of availability. CVs must be submitted along with the technical proposal and should not exceed 3 pages. CVs should include the work undertaken that best illustrates the capability to handle the tasks assigned in this TA assignment.

All key experts who have a crucial role in implementing the contract have their profiles detailed as follows:

As a minimum, the team should be composed by:

- 1) A team leader / Project Manager
- 2) An e-platform back stopper (analyst)
- 3) A Disbursement expert (manage suppliers, financial institutions and cash-transfer companies)
- 4) A Business Coach
- 5) A Farmer/agri-business Coach

The service provider might contract additional support staff for specific training:

- Technical experts for specific based on market niches and demand (i.e., post-harvest production, manufacturing, import/export: etc.).
- A team of Field Officers – Field Agents to liaise with entrepreneurs and farmers across target states (Gedaref, Kassala, and the Red Sea State)

All staff in contact with beneficiaries/applicants such as coaches, technical experts and field offices/field agents in the team must be fluent in Arabic. Prior knowledge of the Sudanese ecosystem will be an advantage. For the contractor, having staff based in Sudan is a crucial advantage.

1) The Team Leader will show the following qualifications:

- A degree in business administration, economics, engineering or related subjects.
- Experience in grants management, incubator/accelerator programs, and services to farmers (at least three years).

- Experience in managing or delivering similar types of TA (business coaching to entrepreneurs and/or farmers).
- Work experience in Sudan

Personal profile of the Team Leader:

- Results-oriented and good leadership skills.
- Highly organised and able to work independently.
- Excellent interpersonal, organisational, writing and communication skills.
- Advanced computing skills.

2) The e-platform back stopper

- A master's degree in Computer science, computer engineering, Business administration, or related subjects
- At least three years of demonstrated experience in information technology and software development
- Ability of working in volatile and ever-changing environments
- Good problem solving skills

3) The disbursement expert

- A master's degree in business administration, economics, or related subjects
- Demonstrated experience in conditional cash transfer and/or business development support and/or business acceleration
- Working experience with Islamic finance and Islamic financial products (desirable)

4) The business coach /training Expert will show some of the following qualifications:

- Master degree in Economics, Business and administration or related subjects (desirable)
- Experience as an Entrepreneur (strong advantage)
- Strong experience working within the entrepreneur's ecosystem (chamber of commerce, Business Development at INGOs, Business Accelerators)
- Experience in business mentoring and coaching
- Work experience in Sudan would be an advantage

5) The farmer /agri-business coach

- Master degree or equivalent in Agronomy, Rural Development (desirable)
- Experience in rural development and agri-business development
- Strong experience in agri-business analysis and value chain
- Previous experience in mentoring and coaching

The tenderer shall submit CVs and statements of availability for the above-mentioned experts.

The precise time inputs of the experts is left to the discretion of tenderers as part of their technical proposal.

All experts must be independent and free from conflicts of interest in the responsibilities they take on.

6.1.2 Support staff

The contractor shall select and hire other experts as required according to the needs. The selection procedures used by the contractor to select these other experts shall be transparent and shall be based on predefined 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 experts other than the key 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 of a reasonable standard and of approximately 10 square metres for each expert working on the contract is to be provided by the Contractor.

6.3 Facilities to be provided by the contractor

The contractor must 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 their 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/partner country as part of this service contract or transferred to the contracting authority/partner country at the end of this contract. Any equipment related to this contract that is to be acquired by the partner country must be purchased by means of a separate supply tender procedure.

6.5 Incidental expenditure

The provision for incidental expenditure covers ancillary and exceptional eligible expenditure incurred under this contract. It cannot be used for costs that should be covered by the contractor as part of its fee rates, as defined above. Its use is governed by the provisions in the general conditions and the notes in Annex V to the contract. It covers:

- Travel costs and subsistence allowances for missions, outside the normal place of posting, undertaken as part of this contract. If applicable, indicate whether the provision includes costs for environmental measures, for example CO₂ offsetting.
- The provision for incidental expenditure for this contract is EUR. This amount must be included unchanged in the budget breakdown.

Per diem are daily subsistence allowances that may be reimbursed for missions foreseen in these terms of reference or approved by the Contracting Authority, carried out by the contractor's authorised experts outside the expert's normal place of posting. The per diem is a maximum fixed flat-rate covering daily subsistence costs. These include accommodation, meals, tips and local travel, including travel to and from the airport. Taxi fares are therefore covered by the per diem. Per diem are payable on the basis of the number of hours spent on the mission. Per diem may only be paid in full or in half (no other fractions are possible). A full per diem shall be paid for each 24-hour period spent on mission. Half of a per diem shall be paid in case of a period of at least 12 hours but less than 24 hours spent on mission. No per diem should be paid for missions of less than 12 hours. Travelling time is to be regarded as part of the mission. Any subsistence allowances to be paid for missions undertaken as part of this contract must not exceed the per diem rates published on the website - http://ec.europa.eu/europeaid/funding/about-calls-tender/procedures-and-practical-guide-prag/diems_en - in force at the time of contract signature.

The contracting authority reserves the right to reject payment of per diem for time spent travelling if the most direct route and the most economical fare criteria have not been applied.

7 REPORTS

7.1 Reporting requirements

To summarise, in addition to any documents, reports and deliverable listed in the Chapter 4 (Specific Work), the contractor shall provide the following reports:

- **Inception report** of maximum 4 pages to be produced within 1 (one) month from the start of implementation describing the initial findings, progress in collecting data, any difficulties encountered or expected in addition to the work programme and staff travel. The contractor should proceed with the work unless the contracting authority sends comments on the inception report;
- **Final report** of maximum 30 pages (main text, excluding annexes) 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 and conclusions and information on main difficulties and obstacles encountered during the execution of the contract. This report shall be submitted no later than 30 days after the end of the period of implementation of tasks.

The contractor will submit the following reports in English in one digital copy.

At the end of the project, the Contractor will organise a **closing-out online workshop** with the Contracting Authority to present results and recommendations for a satisfactory handover.

7.2 Submission & approval of reports

The copies of the reports 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

1. 8.1 Definition of indicators

The Contractor 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! M&E Unit. The developed standard data collection forms (DCFs) have been customised to align with different sets of indicators (Financial Services and Non-Financial Services Indicators). The completed forms (or electronic data) will be submitted to AICS WE-RISE! M&E Unit at agreed regular time intervals (mostly monthly).

The Contractor will also provide the following reporting to **AICS WE-RISE! M&E Unit**:

- Adjusted **activities plan** that must be agreed upon with the client after the first kick-off meeting.
- **Monthly timesheets** of any formal training to staff and/or beneficiaries (signed by participants) and disbursement data.

The Contractor will also inform the AICS PMU of any problems that arise with the institution and could jeopardise the objectives and the execution of the TA service.

Information Meeting: Tender Procedures and Proposal Scope - Resilience-oriented support to conflict-affected vulnerable women and youth entrepreneurs through the setup of a Fund Manager with TA and Grants services – Gedaref, Kassala, Red Sea - Z8F3C2B5DF

Procurement Sudan <procurement.sudan@aics.gov.it>

Mon 8/21/2023 10:11 AM

To:isra.latif@ctcgroupltd.com <isra.latif@ctcgroupltd.com>;aishamohammed96@gmail.com <aishamohammed96@gmail.com>;aci333@hotmail.com <aci333@hotmail.com>;salihkh2004@gmail.com <salihkh2004@gmail.com>;mutaz@249startups.com <mutaz@249startups.com>;Alessandro Baroni <alessandro.baroni@microfinanza.com>;francesco.tuffi@microfinanza.com <francesco.tuffi@microfinanza.com>; Antonella Calarco MF <antonella.calarco@microfinanza.com>;Felistas Gicheru <felistas.gicheru@aics.gov.it>; Costanza Barucci <costanza.barucci@aics.gov.it>;Costanza Matafu <costanza.matafu@aics.gov.it>;Maurizio Maranzana <maurizio.maranzana@aics.gov.it>

Dear Partners,

I hope you are doing well. We are excited to invite you for an important information meeting regarding the tender process in object and the key aspects of the proposal.

Date: 28.08.2023

Time: 14:30 PM (Ethiopian Time)

Location: Virtual meeting

This meeting aims to give you comprehensive insights into the tender procedures that will be followed and discuss the proposal's main scope. This session will provide a clear understanding of the requirements, evaluation criteria, and overall process.

Our team is dedicated to fostering a transparent and collaborative environment, and this meeting will serve as an excellent opportunity to address any queries you may have and to ensure that we are aligned in our understanding of the project.

We highly encourage you to participate, as your input and expertise are very important to the success of this endeavour. Your active involvement will help us to streamline the proposal development and strengthen our partnership moving forward.

To confirm your attendance and to receive any necessary preparatory materials, please reply to this email or accept the invitation to the online meeting link by 24.08.2023.

We are excited to see you attending the information meeting and taking a significant step forward together. Thank you for your continued collaboration.

Best regards,



Re: Information Meeting: Tender Procedures and Proposal Scope - Resilience-oriented support to conflict-affected vulnerable women and youth entrepreneurs through the setup of a Fund Manager with TA and Grants services – Gedaref, Kassala, Red Sea - Z


Costanza Matafu <costanza.matafu@aics.gov.it>

Tue 8/29/2023 9:35 AM

To: Akram Abdel Gayoum Abbas <akram.abbas@aics.gov.it>; Alessandro Baroni <alessandro.baroni@microfinanza.com>; Francesco Tuffi MF <francesco.tuffi@microfinanza.com>
Cc: Antonella Calarco <antonella.calarco@microfinanza.com>; Costanza Barucci <costanza.barucci@aics.gov.it>; Annia Arosa <annia.arosa@aics.gov.it>

Dear all,

Please find copied below the recording for yesterday information meeting, focusing on rules, procedures, instructions and advice to tenderers.

 [Information Meeting Tender Procedures and Proposal Scope Resilienceoriented support to conflictaffected vulnerable women and youth entrepreneurs through the setup of a Fund Manager with TA and Grants services Gedare-20230828 130248-Meeting Recording.mp4](#)

Best,
CM

Costanza Matafu

Team Leader - Programme Technical Coordinator

“WE-RISE! Women’s Empowerment for Resilience, Inclusion, Sustainability and Environment”

EU-funded programme

AICS Khartoum Office

Street 33 Amarat- P.O Box 793

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Email: costanza.matafu@aics.gov.it

Facebook Page: AICS Cooperazione Khartoum

www.khartoum.aics.gov.it



From: Costanza Matafu <costanza.matafu@aics.gov.it>

Sent: Tuesday, August 29, 2023 9:32 AM

To: Maurizio Maranzana <maurizio.maranzana@aics.gov.it>


Cc: Costanza Barucci <costanza.barucci@aics.gov.it>; Felistas Gicheru <felistas.gicheru@aics.gov.it>

Subject: Re: Information Meeting: Tender Procedures and Proposal Scope - Resilience-oriented support to conflict-affected vulnerable women and youth entrepreneurs through the setup of a Fund Manager with TA and Grants services – Gedaref, Kassala, Red Sea - Z

Caro Maurizio,

Grazie mille per la celere risposta e disponibilità.

Ecco qui la registrazione:

 [Information Meeting Tender Procedures and Proposal Scope Resilienceoriented support to conflictaffected vulnerable women and youth entrepreneurs through the setup of a Fund Manager with TA and Grants services Gedare-20230828 130248-Meeting Recording.mp4](#)



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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

28 September 2023

Ref.: Z8F3C2B5DF

Title of the Tender: *Resilience-oriented support to conflict-affected vulnerable women and youth entrepreneurs through the setup of a Fund Manager with TA and Grants services – Gedaref, Kassala, Red Sea States*

Dear tenderer,

In reference to your response to the Tender Z8F3C2B5DF, ***Resilience-oriented support to conflict-affected vulnerable women and youth entrepreneurs through the setup of a Fund Manager with TA and Grants services – Gedaref, Kassala, Red Sea States***, with a deadline of 15 September 2023,

It is requested the electronic submission of additional information by your company - **249 Startups** – by Sunday 8th October 2023 at 5:30 pm (Italy-Sudan time), to the email address procurement.sudan@aics.gov.it.

Your company is required to complete and submit all documentation requested as per the *Instruction to Tenderers*, as follows:

1. Considering that according to your offer, BOK is presented as a consortium member, a Declaration on Honour on exclusion and selection criteria must be submitted by BOK as well duly filled in, signed, stamped and dated;
2. Share the statement of exclusivity and availability of Mr Alzobair ElKhalifa (one of the Key Expert listed in your offer);
3. Adjust and submit the Organization and Methodology after removing the track changes/review layout and printing it on your company's letterhead.

Moreover, please find attached a new Service Tender Submission Form version where you will find additional tables to be filled in, kindly provide all the information requested in the Form, and remember to note 249 as "Leader" and the Bank of Khartoum as "Member". This information is essential to allow the Evaluation Committee to elaborate a complete evaluation of your financial, technical and professional capacity, as per paragraph 13 "Selection Criteria" of the Annex A.II "Additional Information about the Contract Notice". Make sure that the Form is signed and printed in your company's letterhead.

All documents must include the legal representative's signature, company's stamp and date.

Regards,
Chairperson

Document integration Fund Manager Tender - 249 - Z8F3C2B5DF

Costanza Matafu <costanza.matafu@aics.gov.it>

Sun 10/15/2023 1:02 PM

To: mutaz@249startups.com <mutaz@249startups.com>

Bcc: Felistas Gicheru <felistas.gicheru@aics.gov.it>; Raimondo Cocco <raimondo.cocco@aics.gov.it>; Debora Barone <debora.barone@aics.gov.it>; Costanza Barucci <costanza.barucci@aics.gov.it>

Dear tenderer,

I am contacting you as Secretary of the Evaluation Committee, regarding the Fund Manager Negotiated Tender "CIG: Z8F3C2B5DF_Resilience-oriented support to conflict-affected vulnerable women and youth" and Procurement's request for integration.

Your additional documents have been evaluated and the Committee is requesting some clarifications:

1. In the **tender form** paragraphs 3 and 4, please separated the info regarding 249 Startups from those regarding the Bank of Khartoum;
2. In the Organization and Methodology add the info requested in paragraph 3: table for the % cost of fund transfers;
3. In the Organization and Methodology, page 55 - section vii, adjust the key expert's description in coherence with the submitted CV, which is inline with the ToR requirements.

Kindly respond to the same Procurement's email with the request for integration, including me in CC and referring to this email as well.

Please do not hesitate to contact me if you have any questions,
Best regards,
Costanza M.

Costanza Matafu

Team Leader - Programme Technical Coordinator

"WE-RISE! Women's Empowerment for Resilience, Inclusion, Sustainability and Environment"

EU-funded programme

AICS Khartoum Office

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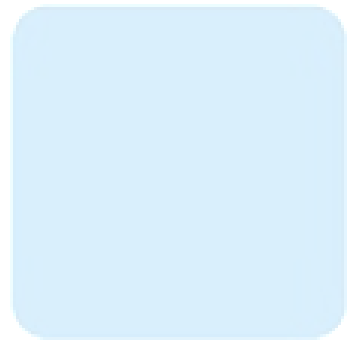


Fund Manager - Organization & Methodology

249STARTUPS

DECEMBER 2023

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4



9

ANNEX III: Organisation & Methodology

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Country background

The Eastern Sudan region is among the most affected regions in the Country in terms of socio-economic fragilities as it registers high illiteracy rates, limited access to health care, and higher poverty rates compared to other regions, combined with low development indicators concerning the gender dimension. As a way of example, it is worth mentioning the low rates of girls' education, Gender-Based Violence (GBV), early marriage, maternal mortality, and exclusion of women from public spheres, preventing women from reaching gender equality.

Facing rapid demographic changes, the Country witness's high population growth, being Sudanese population relatively young; in fact, the life expectancy rate at birth for males and females is respectively 63.5 and 67.2 years old¹. According to World Bank (2020)², GDP growth has decreased in the last few years, being hard and worsened by the COVID-19 pandemic and its socio-economic consequences, whereas inflation rate has increased (from 63.3 in 2018 to 163.3 in 2020). Moreover, the international poverty level rate has increased, reaching up to 17.7% in 2020. Given this unsafe and vulnerable context in the Eastern states, AICS Khartoum is currently implementing numerous initiatives converging on women's empowerment, gender equality, and social and financial inclusion. Social inclusion, Capital Development, and Protection of Vulnerable Groups within Migrants, Refugees, and Host Communities are the key focus of the ongoing TADMEEN and Bridging the Gap II projects which are supporting assessment and capacity-building initiatives to foster linkages and synergies between local stakeholders. Such projects also contributed to pave the way for WE-RISE! activities in the Eastern states: Red Sea, Kassala, Gedaref and Khartoum. In this framework, AICS Khartoum initiatives in Eastern states are therefore promoting local development by supporting economic development through the advancement of social and financial inclusion processes with a strong focus on the most vulnerable target niches such as women and youth in specific target geographical areas. Studies conducted in the past, within AICS Programs, guided the feasibility study of this WE-RISE! which is making a strong emphasis on the following key areas of work: I) Women's Economic Empowerment (WEE), ii) support for gender equality, iii) improvement of women's skills, iv) creation of safety nets to ensure adequate access to welfare services for the most vulnerable people, v) reduction of women literacy gap for increasing their access to market labour.

Current situation in the sector

Current and upcoming WE-RISE! initiatives must take into account three key market aspects that endanger the security and livelihood of the local population and any operation to support local beneficiaries:

1) The ongoing armed conflict. On the 15th of April 2023, violent clashes started between Sudan's military (SAF) and the country's main paramilitary force (RSF). Although it is still circumscribed in Khartoum and South Darfur, the situation causes significant concerns for the security and safety of beneficiaries, partners, service providers, and staff on the ground. Despite international diplomatic efforts, the conflict could spread to other eastern states², calling for caution and appropriate project adaptation measures with interventions in Kassala, Gedaref and the Red Sea State.

2) Major disruptions at the federal and national level of key services. Transport, electricity, hospitals, banking, commerce, import/export, and telecommunication services are not functioning correctly and deteriorating overall.

3) The delivery of humanitarian assistance has been constrained by increasing insecurity, looting, and bureaucratic impediments. As a consequence, the country is facing a growing humanitarian crisis:

1) The conflicts created an increased number of IDPs and refugees. IOM Sudan reported 2.4 million

IDPs, and OCHA reported 3 million displaced internally and across the borders by July 13th. Several Sudanese states have seen a strong influx of IDPs from Khartoum, which further strained their limited resources.

2) To different degrees, based on each State, the local population experience limited access to strategic financial services that used to provide the necessary support to payment mechanisms for businesses, clients and employees. By the end of July, despite the strong supervision and work of the Central Bank of Sudan, there are claims of upcoming Sudan's banking system collapsed amid ongoing war and looting and calls for the setup of alternative banking systems in different parts of Sudan³.

3) Jobs and Income Generation Activities (IGAs) have been compromised in several cities and communities. Millions of workers in the public and private sectors remained without their salaries and wages since the war began in mid-April. Offices and shops in some areas have been ravaged. Some businesses tried to relocate to other states, facing challenges in re-stocking, upgrading the new locations, and serving new market segments.

4) There are signs of food insecurity due to several factors: (I) limited inputs of goods, (ii) a mix of challenges accessing financial services, technical services, and rain-fed land in due time (according to each crop's season). According to FAO, approximately 65% of Sudan's population relies on the agricultural sector for their livelihoods. The ongoing conflict in Sudan poses a grave threat to vital crops, intensifying the risk of increased hunger and poverty in the country. Farmers say they might miss the optimal planting window, which traditionally occurs in July. According to the WFP, the number of food-insecure people in Sudan is projected to rise to over 19 million by August, a significant increase from the pre-conflict figure of 16 million. Farmers are struggling to secure financing for agricultural inputs and facing steep price hikes for seeds, fertilisers, pesticides, and fuel. The armed conflict disrupted food and commodity imports, exacerbating the shortages within Sudan. Essential staples are scarce, further amplified by the looting of warehouses.

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 in order to fill the gender inequality gap, and to enhance the 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;
- UNIDO supports the start-ups of agro-food businesses – with focus on youth and women – and smallholder farmers in the Kassala State by providing a set of financial and non-financial services through local training and financial institutions.
- 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.

Overview

This proposal outlines a comprehensive fund management proposal tailored to address the multifaceted challenges faced in Sudan, particularly in focus on the Eastern Sudan region. Amid ongoing socio-economic fragilities, armed conflicts, and a deteriorating financial sector, the EU-funded WE-RISE! Project, implemented by AICS Khartoum in partnership with UN Women, seeks to empower vulnerable populations in Gedaref, Kassala, and the Red Sea states. The fund manager project aims to provide tailored financial and non-financial support to Micro, Small, and Medium-sized Enterprises (MSMEs) and Small Holder Farmers (SHFs) in these regions, leveraging innovative tools like blended financing.

The private sector in Sudan, comprising both formal and informal enterprises, plays a pivotal role in various aspects of the country's socio-economic landscape, including employment generation, economic expansion, investment facilitation, food security, and wealth creation. Predominantly concentrated in Khartoum, it encompasses a diverse range of businesses, varying in size from small and medium-sized enterprises (SMEs) to large corporations, spanning across multiple industry sectors.

Before the onset of the ongoing conflict on April 15th, Sudan's economy was already grappling with profound stagnation attributed to political instability. The majority of Sudan's population had been contending with the far-reaching consequences of inflation, market monopolies, corruption, and currency devaluation. Despite the persistent challenges posed by the business environment, Sudan's private sector exhibited remarkable resilience, emerging as a catalyst for innovation and a significant source of job creation.

In Sudan, MSMEs have traditionally played a pivotal role in promoting self-employment through start-ups, entrepreneurial endeavours, and the informal sector, which collectively contribute to approximately 60 percent of market activities. These segments of businesses have a substantial impact on employment generation, particularly within the agriculture and service supply chains, indirectly creating job opportunities in logistics, services, and supporting industries.

However, the recent and ongoing conflict in Khartoum has inflicted adverse consequences on the market, affecting not only the overall private sector but also SMEs in particular. The prevailing security situation in Khartoum and Darfur regions has given rise to challenging conditions, leading to the suspension of all commercial banking and business operations in the country. This disruption has resulted in unaccounted losses in terms of assets and jobs, disrupting supply chains, and creating significant impediments for business operations. It has severed the flow of raw materials and finished goods, impeding SMEs' access to essential inputs and financial resources. This disruption has had a particularly severe impact on key sectors, notably manufacturing, agriculture, and trade, curtailing overall productivity, posing threats to food security, and endangering the livelihoods of millions of people.

Agribusiness is one of the most important sectors of the Sudanese economy, especially for poor and marginalised communities. Agriculture & agribusiness remain the backbone of the Sudanese economy as it: contributes to more than 1/5 of Sudan's output, Employs about 60% of Sudan's labour force and provides livelihood to more than 2/3 the population, Agri processing accounts for 70%+ of all manufacturing and A few agricultural products have increased considerably, making them 95% of agribusiness & agricultural exports and 45% of all exports

The sector is particularly significant for poor and marginalised communities where households in the bottom 40% are more likely to depend on agriculture where they could be represented by small holder farmers & individuals working within the agriculture fields. These marginalised territories, with the highest rates of poverty primarily depend on agriculture as almost 60% of agriculture crop production happens in Sudan's states with the highest poverty rates. In addition to that, 60% of livestock heads are owned by families living in the poorest and most neglected communities.

Sudan's agribusiness sector has many comparative advantages such as:

- It is one of the largest livestock herds in Africa and the middle east
- Substantial marine, freshwater, agroclimatic and genetic diversity
- One of the largest areas of fertile arable land in the worlds (i.e., 74 M Ha)

However, agribusiness has not lived up to its potential despite its considerable comparative advantages. Agribusinesses has been impacted by decades of underinvestment in hard and soft infrastructure.

- Agricultural output has decreased considerably in the last couple of decades, leading to a supply of staple foods and animal products below local demand
- While Sudan remains a net importer of agricultural and agribusiness products despite the country's considerable natural endowments

RATIONALE

Objectives & Expected outputs

Overall objective

The EU-funded WE-RISE! Project, implemented by AICS Khartoum (Italian Agency for Development Cooperation) in partnership with UN Women, intends to engage a financial and non-financial service provider with the general objective of improving the access of vulnerable women, youth, and IDPs to a more inclusive and resilient market system in Gedaref, Kassala, and the Red Sea states.

Purpose and Specific objective

Support MSMEs and Small Holder Farmers (SHFs) by reviving and boosting their IGAs, amid the disruptive consequences of the armed conflict, through a fund manager offering financial and non-financial services in Gedaref, Kassala, and Red Sea States is the specific objective of this Assignment. This intervention will also indirectly contribute to achieve an increased production capacity of business(es), which will consequently lead to economic growth and to strengthen the capacity of dealing with climate change's consequences. Considering the Fund Manager as a critical tool to support growth, create job opportunities and reduce poverty and vulnerability, its positive impact will be visible - through the inclusive financial approach used - in the greater access to resources provided to individuals in order for them to meet their financial needs and capitalise on business opportunities.

To support Micro, Small, and Medium Enterprises (MSMEs) and Small Holder Farmers (SHFs) in Gedaref, Kassala, and Red Sea States through establishing a fund manager model that will provide both financial and non-financial services in the targeted regions and achieve the following:

- I. **Increased Production Capacity:** The project aims to enhance the production capacity of MSMEs and SHFs by providing support, enabling them to identify their needs and strengthen their operational structure through technical assistance and support from professional service providers. They will also get the opportunity to obtain additional resources such as production inputs, raw materials, and machinery through the financial services offered. This, in turn, will contribute to economic stability and growth in the targeted regions.
- II. **Job Creation:** Selected MSMEs will be able to increase their revenues, sales, and market shares with the support provided by the fund manager. This will enable them to offer better job conditions to existing employees and create new job opportunities, crucial for addressing unemployment and poverty in the region. This is particularly important given the ongoing conflict that is impacting the entire country and institutions.
- III. **Resilience to Climate Change:** Strengthening the capacity of businesses in the target areas will help them better cope with the consequences of climate change. It will enable them to adopt new practices and operational models that help them create sustainable production. This is important for building resilience in vulnerable communities.
- IV. **Inclusive Financial Approach:** The fund manager will employ an inclusive financial approach, ensuring that individuals have greater access to resources to meet their financial needs. This approach aims to enable them to capitalize on business opportunities, fostering economic empowerment. Most existing financial models in the market do not enable access to vulnerable groups who lack the financial record or collateral to obtain finance from banks or the ability to pay required deposits. Additionally, the financial support offered by existing financial institutes does not incorporate or offer non-financial services depending on the technical knowledge and expertise of the recipients which mostly affects negatively and does not generate the targeted returns.
- V. **Attract and Unlock Additional Resources:** Establishing the fund structure enables attracting and streamlining a mix of diverse funding portfolios from different sources that include both public funds from donors or NGO's and private funds from impact investors, private sector entities and financial institutes. This could enable sharing and reducing financial risks, reducing costs, and strengthening the impact of the support.
- VI. **Poverty Alleviation:** By fostering economic growth and job creation, the program will contribute to poverty reduction and the overall improvement of living conditions.

- VII. **Offer Access to Services and Products:** Enabling existing MSMEs to scale their operations and build innovative solutions could help develop new scalable and innovative solutions. These models could help in overcoming some of the challenges faced in the market and provide innovative solutions.
- VIII. **Enhancing Financial Accessibility:** The inclusive financial approach employed by the Fund Manager will enhance access to financial resources for individuals, SHFs & SMEs empowering them to meet their financial needs and seize business opportunities.

Expected output

A timely and high-impact assistance offered through implementing an innovative fund management mechanism that incorporates both financial (in-kind and in-cash assistance) and non-financial (technical assistance) support for MSMEs and SHFs. The fund manager's role is to access and manage both public funding (grants) and private funding (loans and investments) using a blended finance approach. Public funding serves multiple purposes, including covering the management costs of the fund, supporting financial and non-financial services, and mitigating the risks associated with private investments. The fund manager incorporates a challenging fund setup ensuring transparency and effectiveness. Through a competitive selection process, transparent and predefined eligibility and impact evaluation criteria, three funding windows to be established, and the creation of a Technical Assistance and Investment Committee (TA&IC) responsible for assessing and evaluating applicants. The challenge fund model leverages private capital from various sources, including local FIs, DFIs, and impact investors engaging these private entities in matching financing for projects, public funds stretched to support a broader range of initiatives.

The proposed fund manager mechanism will offer a range of financial solutions, that could include working capital, to support farming productivity, input procurement, supply chain optimization, value-added process promotion, and trade facilitation within the agriculture, agro-processing, and cross-cutting domains. In addition to financing, the fund manager will foster collaborative alliances among key stakeholders, such as financial institutions, private sector entities, agricultural cooperatives, and development organisations. The overarching goal is to streamline resource utilisation, facilitate access to technical and business knowledge, and establish accessible market connections for small holder farmers (SHFs) and small and medium-sized enterprises (SMEs) operating in the agriculture and agro-processing sector.

The fund manager mechanism will also support with the value chain development through:

i. Market linkages: Building connections between SHFs/SMEs and diverse markets, spanning domestic and international arenas. These linkages serve to amplify SHFs/SMEs' customer reach and bolster their income activities through the TA & Business experts. Simultaneously, enhance market insights and facilitate the creation of products and value-added processing that align with market demands.

ii. Investment in Cross-Cutting Sector Enhancements for Value Chains: Dedicate funds to the enhancement of critical agricultural infrastructure components. This includes bolstering storage facilities, fortifying processing canter, fin-techs, optimising transportation networks, exploring alternative energy solutions, and establishing vibrant marketplaces. These strategic investments work synergistically to streamline supply chain operations and curtail post-harvest losses, translating into improved returns for SHFs/SMEs.

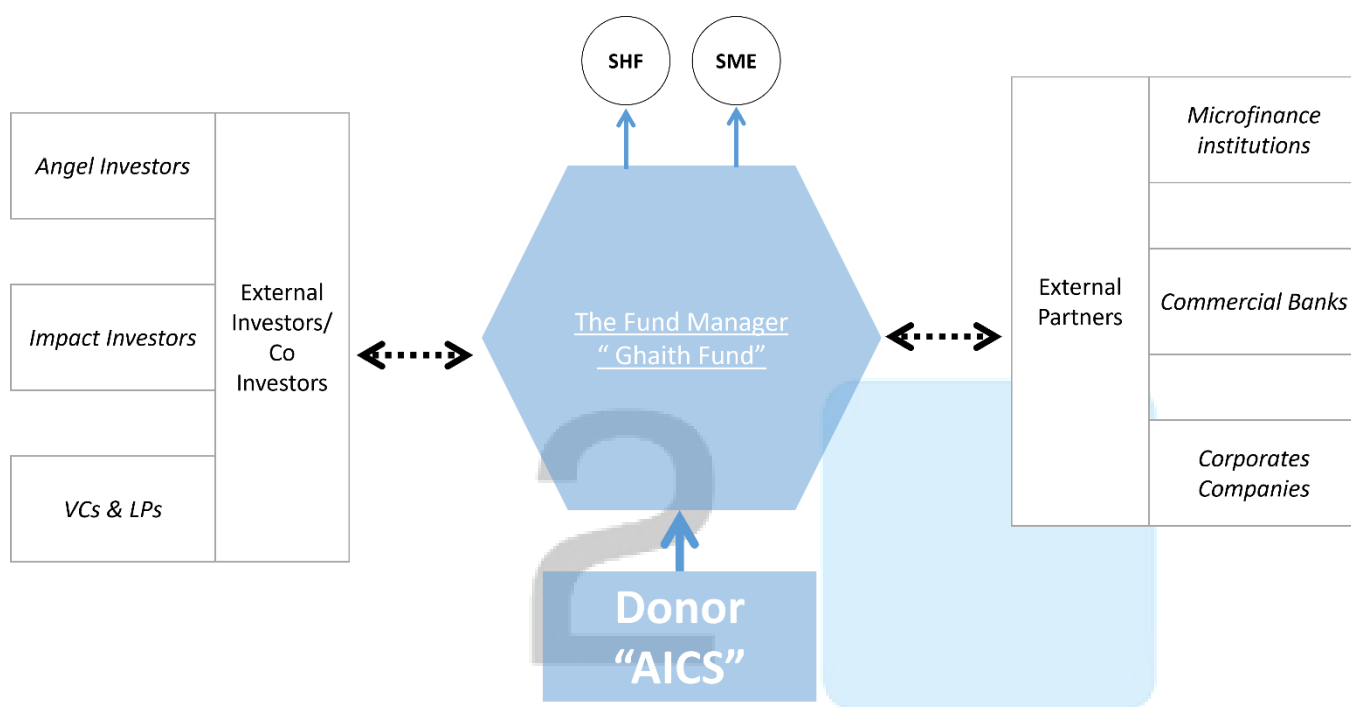


Figure 1 : High level overview of the proposed Fund manager setup

Blended finance for De-risking private investments: Blended finance entails combining public and private capital to address the perceived risks associated with investing in selected beneficiaries of the challenge fund, particularly during times of uncertainty and conflict. The blended finance approach will be followed and encouraged throughout the implementation to provide more capital and support to the SHFs/SMEs. The objectives and components of this pillar include:

- **Risk Mitigation Mechanisms:** Implementing risk mitigation strategies and financial instruments to create a more attractive environment for private investors. This mechanism includes risk-sharing agreements through the challenge fund matching format that minimise the potential losses for private capital providers.
- **Leveraging Public Capital:** Utilising public funds such as those from ACIS in this fund as well to complement private investments that could be raised from future financial institutions, impact investors & DFIs. This will serve to catalyse additional private sector financing by absorbing some of the initial risks associated with investments.
- **Structured Investment Vehicles:** Developing structured investment vehicles or funds that combine public and private capital. These funds can target specific agriculture value chains or regions, providing a diversified portfolio of investment opportunities for private investors.
- **Transparency and Accountability:** Maintaining transparency and accountability in the management of blended finance resources. This includes clear reporting mechanisms that track the allocation and impact of blended finance investments.
- **Private Investor & VCs Engagement:** Actively engaging with private investors, both domestic and international, to understand their risk appetites, investment preferences, and expectations. Tailoring blended finance solutions to meet the specific needs of private investors. By integrating blended finance as a de-risking strategy, this would unlock a new wave of private sector investments into the SHFs/SMEs, bridge the gap between the two segments and thereby amplify the positive impact of the funding facility and promote sustainable economic growth in the target regions.

- A. *The set-up by the fund manager of an online e-platform to manage and monitor the entire cycle of financial and non-financial services to end beneficiaries (registration of potential beneficiaries, evaluation of the eligibility criteria, allocation of financial and non-financial services, monitoring their KPIs). The contractor will retain ownership of the e-platform. By only covering the development and maintenance costs of the e-platform during and after 6 the WE-RISE! project's implementation activity, the contracting authority does not hold any legal claim of ownership rights.*

In responding to the expected outputs on the TOR and in order to manage in a smooth, transparent and effective way given associated risks and challenges during conflict, there is a need to use technology that is able to support the delivery of quality fund management mechanisms. This output will encompass the establishment of an online fund management platform. This platform will serve as a central hub for managing all the applicant's information, screening & selection process, evaluation of the eligibility criteria by the TA & IC Committee, allocation of the financial & non-financial services, disbursement of funds records, and tracking progress as well as the M&E data collection. Taking into consideration the current environment and working conditions of its users and their diverse needs and objectives in using this platform it could have several significant impacts as follow:

1. **Efficiency and Transparency:** The fund e-platform streamlines the entire process, making it more efficient. Beneficiaries can be easily registered and assessed, reducing administrative overhead. Additionally, the transparency of the platform ensures that eligibility criteria are applied consistently and fairly.
 2. **Data-Driven Decision Making:** The platform allows for the collection and analysis of data related to the delivery of services and beneficiary progress. This data can inform decision-making, enabling the fund manager to allocate resources effectively and adjust strategies based on real-time information.
 3. **Accountability:** With a digital platform, there is greater accountability in the allocation and monitoring of services. All actions and transactions are recorded, reducing the risk of fraud or mismanagement.
 4. **Improved Access:** The online platform provides a convenient means for beneficiaries to access services. They can apply, track their progress, and receive support digitally, which is particularly important in areas with limited physical infrastructure.
 5. **Scalability:** The platform can be scaled to accommodate a growing number of beneficiaries and services. This scalability ensures that as the project expands, it can continue to efficiently serve more individuals and communities.
 6. **Knowledge Transfer:** Over time, the platform accumulates valuable data and insights about the needs and preferences of beneficiaries. This knowledge can be used not only to improve the current project but also to inform future development and humanitarian initiatives.
 7. **Ownership and Sustainability:** The fact that the contractor retains ownership of the e-platform ensures its sustainability beyond the WE-RISE! project's implementation. This means that the platform can continue to benefit the community long after the project concludes.
- B. *The design and delivery of à-la-carte package of standardised: financial (in-cash or in-kind) services and non-financial services (TA) to eligible end-beneficiaries to boost their IGAs recovery (farming or business ones) based on key needs (i.e. working capital, re-stock, human resources, re- location) and expected impact (i.e. improve production; develop new products and services; reach new market segments, job creation, environmentally sustainable and emergency efficient equipment7).*

Given the current volatile conditions in Sudan, for the TA services, the contractor is invited to design and set up a one-stop-shop business clinic (for MSMEs and SHFs), with clear and swift recommendations to be executed through the grant and/or other investment services. The present market condition does not allow TA services typical for incubator or accelerator facilities.

The fund manager will provide a menu of standardised financial (in-cash or in-kind) and non-financial services (Technical Assistance) to be provided to the eligible end-beneficiaries. These services will cater to the specific needs of beneficiaries, such as securing working capital, restocking inventory, hiring or training human resources, or even relocating their operations. The unique market conditions in Sudan necessitate a more agile and streamlined approach to deliver prompt and effective technical support to the target beneficiaries, helping them navigate the challenges of the current economic environment and facilitating their recovery. Delivered TA services will be tailored to the needs of these targeted beneficiaries, enhancing both their business and technical skills.

The ultimate goal is to achieve positive outcomes such as increasing production, fostering the development of new products and services, entering new market segments, generating employment opportunities, adopting environmentally sustainable practices, and acquiring emergency-efficient equipment. The facility will operate through core components:

- **Non-Financial - Technical Assistance "TA" services:** This focuses on enhancing the SHF & SMEs' capabilities within sustainable agriculture, agro-processing practices & respective businesses operations. It will encompass various capacity-building programs, including:
 - A tailored TA that aimed at promoting farming techniques & business knowhow as well as providing mentoring and guidance in areas such as inputs, post-harvest management, quality control, environmental conservation and market insights.
 - 1-1 business clinics & advisory on marketing strategies, business development, and financial management.
- **Financial services:** through offering a diverse range of financing solutions tailored to the specific needs of SHFs & SMEs within the regions of focus. The mechanism will consider the unique seasonal requirements of agricultural and value-added agro-processing activities. To support the delivery of the funds to SHFs and SMEs during these times, different payment & disbursement channels will be available depending on the status of the beneficiaries and the situation on the ground. The financing support may include:
 - **Equipment Financing:** Supporting SHFs & SMEs in acquiring essential machinery, tools, and equipment necessary for farming, irrigation, and processing activities.
 - **Grants:** Offering non-repayable grants to eligible SHFs & SMEs to facilitate the procurement of agriculture inputs like seeds, fertilisers, pesticides, and equipment. It could also be used in supporting working capital & Supply chain through providing funding to address immediate operational expenses such as seed purchases, fertilisers, and other inputs within the supply chain.
 - Grants will be awarded through matching funding format as "challenge fund model" competitive selection process through three different funding periods/calls, considering factors such as IGAs/business viability, environmental sustainability, and social impact.

Key Issues Related to Contract Objectives and Expected Results and Proposed Solutions:

1. Limited Access to Quality Applicants: Insufficient qualified applicants may hinder resource allocation and impact achievement.

Proposed Solution: By building partnerships with local stakeholders, banks, training centres, and development agencies to access vetted networks. Engage local champions with strong community connections to identify potential beneficiaries and encourage them to apply to the challenge fund.

2. Fund Management e-Platform Accessibility: Some beneficiaries face barriers accessing the online platform due to digital literacy or connectivity issues.

Proposed Solution: Implement on-ground agents and offline application points effectively to ensure inclusivity without creating bottlenecks in the process. In addition to provide a number for inquiries and support through phone calls.

3. Ticket Size and Attracting Private Investors: The proposed ticket size may not attract private investors, especially venture capitalists (VCs).

Proposed Solution: Consider allocating special tickets to innovative businesses with solutions that could address challenging problems and attract equity funding from VCs. Adjust funding structures to align with private investors' expectations and encourage their participation.

Assumptions & risks

After conducting a thorough review of the assumptions and risks presented in the Terms of Reference (TOR), developed a comprehensive risk assessment and mitigation strategy is developed. This approach is based on best practices and valuable insights from experts and partners in the field, as follows:

A. Country Specific Risks

Type of Risk	Description	Likelihood of Happening	Level of Impact	Risk Mitigation Measures
Political Instability	Lack of stability and absence of Government due to ongoing events and difficulties in restoring a political regime.	High	Major	<p>Establish a strong, experienced team from targeted states who can assess and deal with any local updates and challenges. Ensure the on-ground team is fully backed and supported by team members from other places inside and outside Sudan.</p> <p>Establish strong ties with local partners who understand the landscape and can offer any needed support.</p> <p>Rely on digitalized processes as much as possible to track all work progress and inputs.</p> <p>Establish an agile project structure to respond quickly to changes.</p> <p>Engage experts and different stakeholders for ongoing guidance on different matters and support</p>
	<i>political instability in Port Sudan</i>	High	Mode rate	<p>Recruit a dedicated local coordinator as part of the project team with strong local connections, experience, and familiarity with the local dynamics and on-ground challenges.</p> <p>Establish connections with local actors and organizations working in Port Sudan to offer access to networks, targeted beneficiaries, and any needed support.</p> <p>Closely monitor the situation, changes, and develop an implementation strategy to move from Port Sudan to other states if needed.</p> <p>Design the funding model in a competition-based format where applicants meeting the criteria and lower risk profiles and good risk mitigation strategies are selected regardless of their states.</p>

	Internet and electricity are cut by the Government all over Sudan.	High	Major	<p>Having templates, forms and toolkits, both digital and hard copies.</p> <p>Provision of auxiliary power supply units.</p> <p>Relocating local team members on ground as needed.</p>
	Changes in the political environment determine a change in the capacity and willingness of the different stakeholders to continue the program.	High	Major	<p>Selection partners and stakeholders based on the ability to operate within challenging conditions.</p> <p>Service agreements based on deliverables with aligned stakeholders.</p> <p>Establish key team ready to take all things in-house and adjust and redesign activities due to any changes.</p>
Mobility	Constraints on the autonomy and mobility of women, potentially impeding their participation.	High	Major	Filed Agents and project team to reach targeted localities and establish the needed measures and on ground partnerships to ensure that all targeted beneficiaries could apply and benefit from the program support.
	Implementation is delayed or prevented due to conflict, flooding or pandemic causing lockdowns between states and/or travel restrictions within countries and increased safety and stability risks and the security situation does not allow movement.	Medium	Moderate	<p>Relying on local team members and partners and empowering them to be able to deliver all the required services within each State.</p> <p>Shifting to virtual or hybrid models building on the prior experiences from Covid and other crises</p>
	The mobility of foreign consultants is overall limited due to delays in obtaining business visas for Sudan, and internal travel permits for the states.	Low	Minor	249Startups is a Sudanese company, the implementing team is 100% Sudanese. So, the risk of international consultants not moving is low due to the project approach.

Combating bribery, bribe solicitation and extortion	Startups and vendors are forced to use bribery to receive services or products.	High	Major	<p>Repository for registered and vetted vendors.</p> <p>Usage of established fund management and procurement systems based on international standards.</p> <p>Integration of questions to assess and identify any fraud and design all registration and application processes in a way that would identify potential risks.</p> <p>Project Code of conduct to be established and communicated to all stake holders and involved individuals</p>
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Program Specific Risks

Risk Category	Description	Mitigation
Strategic Risks	<p>Participation of eligible beneficiaries:</p> <p>To ensure that, all components in the Challenge Fund and Fund Manager activities have been structured to acclimate to the targeted community's environment in a way that enables them to commit to the program requirements and assists them achieving the aim of enhancing their income generating activities in a way that positively impacts the community.</p>	<p>Awareness: An extensive awareness campaign will be held using multiple channels.</p> <ul style="list-style-type: none"> - Online: Marketing using all social media platforms - Offline: Direct reach, Radio and print media <p>Physical Reach: Social networks are a major fabric of the Sudanese community and in particular the more rural areas. Our on-ground team and partners will make physical visits to localities and provide information about the program, requirements, process, and assistance which will be provided to the beneficiaries who apply.</p> <p>Vulnerability Access: The core target group of beneficiaries is vulnerable individuals, especially women and youth. To relieve any concerns that may arise regarding their participation, and to provide transparency and reassurance that aligns with the local culture, our team will be available to assist participants by reaching them in their places or local public gathering areas as well as our offices. A hotline number will be available for the duration of the program to ease communication, provide support and information, and reach.</p>

Compliance Risk	Taking into consideration the current circumstances of the country and the present limitations in the regulatory infrastructure, the compliance and due diligence measures have been adapted to reduce all possible risks in all steps of the Challenge Fund process.	<p>Due Diligence:</p> <ul style="list-style-type: none"> Initial Screening: To verify the identities of the beneficiaries, the beneficiaries will present a form of formal identification document to the on-ground team during the application process. Additional supporting documents, proof of registered associations and groups will be presented, as well as proof of residence, proof of business operations issued from the local authorities if and when available. Secondary Screening: During the application process, our field team will assist in gathering necessary information and will further verify identification and business plan validity by verifying merchants and vendors and business needs. Previous banking and financial history will be provided if available by the beneficiary for further verification by issuing and/or authorizing body if applicable at that time. <p>Guarantees: Prior to receiving funds whether in the form of grants or private funds, declaration of correctness of information and documentation provided, and commitment to the agreed upon use of funds will be provided by the beneficiary.</p> <p>Social guarantees will also be provided from local prominent. (OB)</p>
Operational Risk	Safety and Security are a focus for the Fund Manager for all related parties and consideration is made to ensure safety for all stakeholders.	<p>Physical Security: For staff, partners, and beneficiaries is a concern which will be taken into consideration for the logistics and implementation of activities.</p> <p>Information Security: Beneficiary information will be confidential, protected, and will not be shared by any external party.</p>
Operational Risk	Disruptions in internet and electricity services may hinder online platform development.	Backup plans for offline application and process management and saving soft copies and data to be uploaded when connection is restored
Financial risk	Financial instability may limit the provision of financial services.	Best practices and measurements planned to be taken by the project team consists of experienced organizations who were able to continue operations and offer financial services.
Financial risk	Given the limited banking options & infrastructure issues in the geographical areas of the target locations of the program, secure alternate transfer channels will be used to ensure completion of the program cycle and grant/private fund distribution.	<p>Bank Transfers: Will be made to beneficiaries and vendors for who have access to operating bank accounts through Bank of Khartoum.</p> <p>Mobile Money: Offline Money transfers could be made through MTN Mobile Money Transfers which will be made available to beneficiaries directly and merchants upon providing them with necessary requirements to receive payments with provision of invoices by the beneficiary and verification in the screening and procurement process.</p> <p>Cash: Cash disbursements will also be made to be able to accommodate all beneficiaries and merchants by providing them with Mobile Money Access and verified agents to collect cash from directly.</p>

STRATEGY

Overview:

Our project strategy is built on 3 pillars: **Build, Connect, and Grow.**

Build: We will establish the fund model, build the digital platform, and create the technical assistance model around it.

Connect: We will partner with local organizations that target MSME's and SHF's from the targeted regions. By fostering a collaborative model, we can reach a network of vetted candidates for fund support. The project phases are integrated and interlinked, and are partly designed to be implemented after each other, partly parallel.

Grow: We will help SHFs & SMEs that receive TA & fund support improve their business models and operational plans through the technical assistance component. We will also help them scale their products and services by providing working capital, assets, and machinery through financial support. Additionally, we will promote our model to other potential public and private partners to grow the fund portfolio.

The project's **exit strategy and sustainability approach** will consist of gradually transferring the fund support from the public to the private sector, establishing direct linkages between selected beneficiaries and contributing investors. The fund will continue to offer its services beyond the project duration, as it will have an on-ground presence, expertise, an established digital platform, and a committed network of both private and public investors.

Through the intervention, we will establish a permanent business development facility that continues to provide financial and non-financial services for MSME's and SHF's. We will facilitate one-stop shops' access to potential customers through marketing and outreach activities, coordinate with other service providers, and support financial institutions in making credit available to entrepreneurs who are interested in accessing such services.

Digitised and tech-based processes are what thrive 249Startups. We have developed internal digital Tech platforms that provide integrated vendor systems, procurement systems, and financial and business monitoring tools for due diligence & fund management purposes as well as an eLearning environment and women empowerment platform. The monitoring and learning tools are in English and Arabic and match the needs of our target group very well. The establishment of the fund digital platform would be built on an already existing experience and technical platform enabling the team to further scale it and develop its services and operation model

Private Investors Engagement: 249Startups' network of more than 1,000 national and international entrepreneurs, corporate leaders, fund managers, business experts & investors are matched by the organization's extensive experience working with private sector partners across different countries. Through an innovative framework and a focus on enabling effective engagement and mobilizing resources, we will deliver sustainable results through effective engagement with the private investors that draw upon the fund model to mobilize resources and expertise to generate targeted impact. The PSE for this project will:

- ⌘ Generate alignment on engagement objectives, investors roles, resource mobilization, and activities through effective co-creation and co-investing during the partnership design phase.
- ⌘ Foster good relationship health to build trust and willingness to offer private funding when risks arise or challenging situations together, which increases the likelihood of achieving results.
- ⌘ Leverage the influence of the private investors to target more private and public partners to contribute to the fund model and attract and facilitate private investments that will bring sustained benefits to target populations.

249Startups strives for **digitized and tech-based processes.**, We have developed different internal digital tech platforms that provide an integrated vendor system, procurement system,

financial and business monitoring tools for due diligence and fund management purposes, as well as an e-learning environment and women empowerment platform. The monitoring and learning tools are available in both English and Arabic, and they match the needs of our target group very well. We plan to establish the fund digital platform on an already existing user experiences and technical platform, enabling the team to scale it further and develop its services and operational model.

Private investors engagement is a crucial aspect of our work. We have a network of more than 5,000 national and international entrepreneurs, corporate leaders, fund managers, business experts, and investors. Our organization has extensive experience working with private sector partners across different states. Through an innovative framework and a focus on enabling effective engagement and mobilizing resources, we will deliver sustainable results through effective engagement with private investors that draws upon the fund model to mobilize resources and expertise to generate targeted impact. The private investor engagement for this project will:

- Generate alignment on engagement objectives, investor roles, resource mobilization, and activities through effective co-creation and co-investing during the partnership design phase.
- Foster good relationship health to build trust and willingness to offer private funding when risks arise or challenging situations arise together, which increases the likelihood of achieving results.
- Leverage the influence of private investors to target more private and public partners to contribute to the fund model and attract and facilitate private investments that will bring sustained benefits to target populations.

In addition to that, the project proposed strategy is designed to respond to the complexities of the Sudanese context while effectively utilising the financial support package. The fund manager will be structured with a focus on safety and security considerations, ensuring beneficiary protection and risk mitigation while optimising the utilisation of the budget. The challenge fund will follow a blended finance approach which will allow leveraging both public funding (grants) and private investments (impact investments) to maximize the impact of the Fund and It will offer services that address immediate needs while de-risking these projects & businesses for next stage financial institutions & investors.

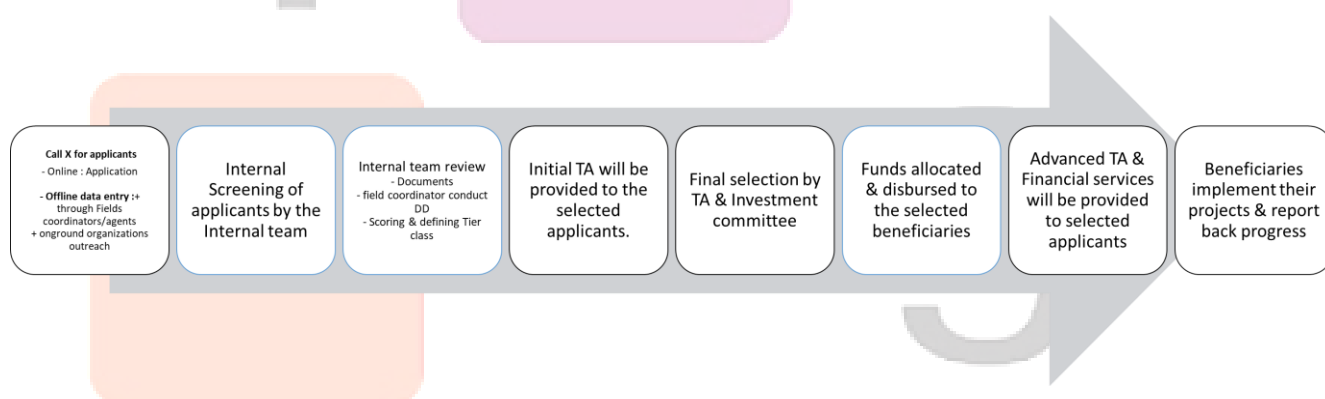


Figure 2 : The call process & main activities

Scope

- **Geographical areas:** Kassala, Gedaref & The Red Sea states.
- **Main Targeted Groups:** the fund manager will server three cross-cutting categories of beneficiaries
 - **Women.** Women entrepreneurs remain largely under-represented. Improving the capacity of female-owned formal and informal businesses is still a project's goal for sustainable and inclusive job creation and economic growth. The same will apply to women smallholder farmers.

- **Youth.** The assignment encourages the protection and stabilisation of employment and income generation opportunities for young people.
- **People with vulnerabilities:** the assignment aims at social inclusion by targeting IDPs and other individuals strongly affected by recent armed conflict.

The fund manager will impact **two main categories**:

- (Formal and informal) Entrepreneurs (MSMEs)
- (Formal and informal) Small Holder Farmers (SHFs)

Services Provided by the Fund Manager

Sources of Fund

- Challenge Fund (Public Fund offered by AICS)
- Matching Grant
- Private Investments

a) Challenge Fund:

The Challenge Fund offered through this project represents a pivotal component of the project, deploying allocated funds would establish a robust and dynamic Fund Manager structure. This sophisticated mechanism would provide a multifaceted range of financial and non-financial services tailored to address the specific needs of the targeted beneficiaries.

At its core, the Challenge Fund is not only dedicated to supporting the entrepreneurial aspirations of women, youth, and internally displaced persons (IDPs) but also strives to uplift local economies, stimulate job creation, bolster income-generating activities (IGAs), and ultimately alleviate poverty across the regions of Gedaref, Kassala, and the Red Sea states in Sudan.

The fund allocation serves a multifaceted purpose:

Establishment Costs: A portion of the funds is earmarked to cover the inception expenses associated with setting up the Fund Manager structure. Such as the cost of the online management platform which is essential infrastructure for the fund management.

Technical Assistance: Recognizing the importance of equipping beneficiaries with the requisite knowledge and skills, a portion of the funds provides comprehensive technical assistance. This support encompasses a spectrum of activities, ranging from readiness programs and business plan development to financial capacity-building and investment readiness assessments.

Initial funding Tickets for Selected Beneficiaries: A pivotal facet of the Challenge Fund is its commitment to support MSME's and SHF. This financial injection serves as a catalyst, enabling the selected beneficiaries to sustain their operations and access additional financial resources.

b) Matching Grants

Designed to reflect the diverse nature of the project's beneficiaries and their specific operational contexts. It underscores the principle of shared commitment, whereby beneficiaries are encouraged to contribute a matching grant in proportion to their respective tiers. This approach not only enhances the sustainability of funded initiatives but also fosters a sense of ownership and responsibility among the beneficiaries, aligning them with the project's overarching goals of economic empowerment and poverty reduction.

Tier	Targeted Beneficiaries	Eligibility Criteria	Matching Grant Requirement
Tier 1	650 beneficiaries	- Members of Women Associations, Productive Organizations, or Cooperatives. - Based in Gedaref, Kassala, or Red Sea State, or willing to relocate business operations to one of these states. - Proof of identification and relevant supporting documents. - Minimum 1 year of operational history. - Engaged in an Income Generating Activity.	Less than 10%
Tier 2	100 beneficiaries	- Informal MSMEs or SHFs (operating under 5 feddans). - Based in Gedaref, Kassala, or Red Sea State, or willing to relocate business operations to one of these states. - Proof of identification and relevant supporting documents. - Minimum 1 year of operational history. - Engaged in an Income Generating Activity.	15%-30%
Tier 3	50 beneficiaries	- Formal SMEs or SHFs (operating from 5-100 feddans). - Based in Gedaref, Kassala, or Red Sea State, or willing to relocate business operations to one of these states. - Proof of identification and relevant supporting documents. - Minimum 1 year of operational history. - Engaged in an Income Generating Activity.	30%-40%

c) *Private Investments the Fund:*

The establishment of the fund model is expected to serve as a catalyst for mobilising diverse financial resources from both public and private sectors. Private investors constitute a pivotal component of this endeavour, encompassing a wide array of entities and institutions:

1. Banks:

Role: Banks, being key players in the financial landscape, hold the potential to significantly bolster the fund's objectives. They can actively participate by allocating direct loans and financial resources to beneficiaries, thus fostering economic growth and stability. Moreover, banks can contribute by earmarking portions of their microfinance budgets to empower smaller businesses and entrepreneurs. An innovative model emerges as public funds can also be effectively deployed as guaranteed schemes within banks, effectively mitigating risks associated with loans and, in turn, incentivizing banks to extend financial support to carefully selected beneficiaries.

Initial Commitments: As a testament to this collaborative spirit, Bank of Khartoum has already by being part of the consortium of the project is signalling its readiness to contribute to the fund's structure and extend loans to deserving businesses, demonstrating a strong commitment to the project's overarching goals.

2. Microfinance Institutes:

Role: Microfinance institutions play a crucial role in providing access to finance to vulnerable segments in Sudan. Including them as part of the fund model structure would have a tangible impact by allocating portions of their existing microfinance resources to beneficiaries as matching or follow up microfinance loans.

Initial Commitment: Ebdaa Bank for microfinance has embraced the fund's mission and pledged to contribute an equivalent to approximately 500,000USD from

their microfinance resources. Given current situation, they believe that the fund structure offers them a good opportunity to attract additional commercial microfinance resources from local banks. As the fund model reduces risks, costs and provides access to additional opportunities and resources for beneficiaries, increasing their chances of success and ability to repay loans. Ebdaa offers different financial types based on Islamic financial instruments, with an average loan size equivalent to 400 Euros per individual.

3. Private Sector Entities:

Role: Private sector entities play a pivotal role in diversifying the fund's resources and fostering innovation. These entities can actively engage by offering products through instalment plans or discounted offers, directly benefiting the targeted beneficiaries. Furthermore, they can allocate assets or provide contributions in the form of private loans and funds, strengthening the fund's financial capacity.

Initial Commitments: Nubland for Solar Energy, has committed a stock equivalent to up to 500,000 USD worth of solar products, allowing beneficiaries to access these products through a lease arrangement as part of the fund's structure.

4. Equity Investors and Venture Capitalists (VCs):

Role: Private equity investors and venture capitalists (VCs) bring an exciting dimension to the fund's ecosystem by providing equity financing to selected businesses. This injection stimulates innovation, fosters growth, and nurtures entrepreneurial spirit. As the fund model offer the opportunity to identify key challenges that require innovative and scalable solutions, such as fintech, access to markets, or the use of technologies. It also identifies local entrepreneurs with innovative ideas that offer solutions to these challenges. The fund model would provide the initial support and funding to these entrepreneurs, targeting 2-3 businesses with scalable solutions and impact, and offering them access to equity funding.

Initial Commitments: Noteworthy investors such as Kazana Fund from Ethiopia, Digital Africa Ventures from South Africa, African Renaissance Partners, and the Baobab network VCs as well as 249's Rhino Impact fund portfolio have expressed keen interest in contributing their expertise and financial resources to support the fund's mission through being part.

- Kazana Fund is a venture capital firm out of Ethiopia and registered in Mauritius that invests in African founders at the pre-seed and seed stage with a focus on East Africa with average ticket sizes of 100K - 250K USD. At Kazana, they partner with founders from day1 and bring a network of regional business leaders and subject matter experts ready to support entrepreneurs in the region to increase their chances of success.
- Digital Africa ventures is a South African based and majority Black-women led VC firm that invest in early-stage high potential tech startups by Serving the underserved and representing the underrepresented, their aim is to bridge the funding and support gap for early-stage tech entrepreneurs and one of the very few Black woman managed venture capital funds in South Africa.
- African Renaissance partners focused on the digital transformation of the fastest-growing countries in Horn of Africa. Rapid growth and reform offer a unique opportunity for disproportionate returns and impact.
- The Baobab Network is an accelerator VC out of Kenya that backs the best early-stage start-ups in Africa, providing entrepreneurs with 50K \$ funding, support and a global platform to scale their business.

This dynamic interplay of financial institutions, private sector entities, and equity investors creates a powerful framework wherein the fund becomes a unifying force. It bridges public and private resources, empowering local businesses and communities, and fostering an environment where entrepreneurship thrives. The collaborative spirit transcends financial contributions, infusing a sense of optimism and purpose, and paving the way for innovative solutions that act as catalysts for socio-economic progress.

Projected Private Contributions:

The expected private investment to support selected MSMEs and SHFs in the targeted states will be mobilized based on the commitments made during the development of the project proposal. This investment is only possible because of the fund manager project.

Microfinance Loans	Up to 750,000 Euro
Private Sector Assets (Instalments/Leasing products)	Up to 500.000 Euro
Equity Funding	Up to 150,000 Euro

Theory of Impact

Assumptions:

- **Access to Financial Resources:** Beneficiaries have limited access to financial resources due to the ongoing conflict and disruptions in the financial sector.
- **Resilience Building:** Providing targeted financial and non-financial support can enhance the resilience of Micro, Small, and Medium-sized Enterprises (MSMEs) and Small Holder Farmers (SHFs).
- **Gender Inclusivity:** Empowering women and youth in the region are crucial for achieving broader economic growth and stability.
- **Conflict Mitigation:** Strengthening the economic capacity of vulnerable groups can contribute to conflict mitigation by addressing underlying economic grievances.

Inputs:

- **Financial support:** A budget is allocated to the project, allowing for effective support.
- **Experienced Team:** A team with expertise in fund management, financial services, and agriculture is in place.
- **Online E-platform:** An efficient e-platform is developed to manage financial and non-financial services.
- **Technical Assistance (TA) & Investment Committee:** A dedicated committee is established to assess and evaluate applicants and allocate resources effectively.

Activities:

- **Fund Manager Setup:** Establish a resilient fund management mechanism capable of accessing and deploying funds effectively that acts as a de-risking for future private capital.
- **E-platform Development:** Develop an online platform to manage and monitor the distribution of financial and non-financial services efficiently.
- **Service Delivery:** Provide standardised financial (in-cash or in-kind) and non-financial (TA) services to eligible end-beneficiaries, focusing on key needs and expected impact.
- **One-Stop Business Clinic & TA:** Create a one-stop-shop business clinic to deliver timely recommendations and support to MSMEs and SHFs, considering the challenging market conditions.

Outputs:

- Financial Mechanism: A fund manager is established, enabling the allocation of grants and impact investments.
- E-platform: An efficient e-platform is in place for end-to-end service management.
- Tailored Services: Beneficiaries receive customised financial and non-financial services to revive and boost their income-generating activities.
- Business Clinic & TA: A business clinic assists MSMEs and SHFs in addressing challenges and capitalising on opportunities.

Impact Assessment

The project's impact will be assessed through various indicators and data collection methods, including:

- Economic Indicators: Measuring the increase in income, job supported, and economic activity in target areas.
- Gender Inclusivity: Measuring the participation and empowerment of women and youth in economic activities.
- Food Security: Tracking improvements in food production and access among beneficiaries.
- Financial Inclusion: Assessing the degree of financial inclusion achieved among vulnerable populations.
- Poverty Reduction: Evaluating the impact of financial support on poverty reduction and vulnerability.

By regularly evaluating these indicators, the project will gauge its progress toward achieving long-term impact and adapt its strategies as needed to maximize positive outcomes.

Phases	Activities/Inputs	Outputs
A. Set Up of the Fund Manager + Inception Report	<p>Fund Manager Setup: Establishing a resilient fund management mechanism capable of accessing and deploying funds effectively that acts as a de-risking for future private capital.</p> <p>E-platform Development: Development of an online platform to manage and monitor the distribution of financial and non-financial services efficiently.</p> <p>Call for applications Opening 1st call for applicants and registration followed by screening applicants.</p>	<p>A.1 Formal Setup of the FM and Investment Committee Structure/governance/staff</p> <p>A.2 Launch of the FM e-platform: front-side for applicants; end-side for the Fund Manager staff and TA & Investment Committee.</p> <p>A.3 Registration and first eligibility assessment of a first pipeline of beneficiaries (100 beneficiaries) + Inception Report</p>
B. Implementation (1 of 3) Delivery of financial services and non-financial services (TA)	<p>€ Selection: final selection & assessment of 1st call beneficiaries that will be granted the financial & non-financial services by the TA & IC committee.</p> <p>€ Service Delivery: Providing standardised financial (in-cash or in-kind) and non-financial (TA) services to 1st call selected end-beneficiaries</p>	<p>B.1 Eligibility assessment and TA/grants approval for the first pipeline of beneficiaries (100 beneficiaries)</p> <p>B.2 First round of TA to the pipeline 01(100 beneficiaries). First round of grants to the pipeline 01(100 beneficiaries) + matchmaking with the private sector (if available)</p> <p>M&E of beneficiaries' KPIs (financial & SDGs) through the e-platform</p>
C. Implementation (2 of 3) Delivery of financial services and non-financial services (TA)	<p>€ Selection: final selection & assessment of 2nd call beneficiaries that will be granted the financial & non-financial services by the TA & IC committee.</p> <p>€ Service Delivery: Providing standardised financial (in-cash or in-kind) and non-financial (TA) services to 2nd call selected end-beneficiaries</p>	<p>C.1 Eligibility assessment and TA/grants approval for the second pipeline of beneficiaries (300 beneficiaries)</p> <p>C.2 Second round of TA to the pipeline 02 (300 beneficiaries). Second round of grants to the pipeline 02 (300 beneficiaries) + matchmaking with the private sector (if available)</p> <p>M&E of beneficiaries' KPIs (financial & SDGs) through the e-platform</p>

<p>D. Implementation (3 of 3)</p> <p>Delivery of financial services and non-financial services (TA)</p>	<p>€ Selection: final selection & assessment of 3rd call beneficiaries that will be granted the financial & non-financial services by the TA & IC committee.</p> <p>€ Service Delivery: Providing standardised financial (in-cash or in-kind) and non-financial (TA) services to 3rd call selected end-beneficiaries</p>	<p>D.1 Eligibility assessment and TA/grants approval for the third pipeline of beneficiaries (400 beneficiaries)</p> <p>D.2 Third round of TA to the pipeline 03 (400 beneficiaries). Third round of grants to the pipeline 03 (400 beneficiaries) + matchmaking with the private sector (if available)</p> <p>M&E of beneficiaries' KPIs (financial & SDGs) through the e-platform</p>
<p>E. Sustainability / Phase Out (recommended to be done in parallel with the other Phases) + Final Report</p>	<p>integration between selected beneficiaries and private investors to provide additional support and follow up investments.</p> <p>Final report submission</p>	<p>E.1 Networking with interested donors and private investors to add new grants/investment accounts to guarantee the sustainability of the fund manager services, offering long-term impact to the pipeline of beneficiaries, and extra M&E of fund and beneficiaries KPIs.</p> <p>The Fund Manager can promote several "windows" with different focus, criteria and application rounds based on each Donor and/or Investor Agenda.</p>

Activities

A. Challenge fund

Objective: The Challenge Fund will provide comprehensive assistance, including financial and technical support, to vulnerable communities with a specific focus on women, youth, and internally displaced persons (IDPs). This support aims to boost local economies, create jobs, enhance income-generating activities (IGAs), and alleviate poverty in Gedaref, Kassala, and the Red Sea states of Sudan.

Overview: The Challenge Fund operates with transparency and follows a competitive grant selection process. It has predefined eligibility criteria and is divided into three phases to cater to different target beneficiaries in various locations. The fund is valued at EUR 980,000, contributed by AICS, with additional private funding mobilization through debt and equity.

Challenge Fund Structure: The Challenge Fund operates in several phases:

1- Call for Applications:

- Applicants are invited through awareness campaigns.
- Applications are submitted online, with assistance provided for those in need.
- Initial verification of identification is performed.

2- Screening and Selection:

- Initial screening of applications to verify eligibility.
- Applications are scored and evaluated by a Selection Committee.
- Due diligence and identification verification are carried out.

3- Initial Technical Assistance (TA):

- Beneficiaries receive initial TA, focusing on readiness and business plan development.
- Grant matching is verified.
- Assessment determines advancement to the next selection stage.
- Private funding opportunities are explored.

4- Investment Committee:

- The committee reviews financial requests, business plans, and supporting documents.
- Scoring and final selection are conducted.
- Funds are allocated based on the business needs, viability, and potential impact.

5- Grant Disbursement:

- Approved beneficiaries receive grants and possible private funding.
- Funds are disbursed based on business needs and requirements.
- Various disbursement methods, including cash, in-kind, and combinations, are employed.

6- Follow Up - Post Fund TA:

- Beneficiaries continue to receive support, including monitoring, reporting, and milestone tracking.
- Progress is closely monitored to ensure successful project implementation.

Eligibility Assessment Criteria:

Eligibility Criteria		
Tier 1	Tier 2	Tier 3
Target of 650 beneficiaries	Target of 100 beneficiaries	Target of 50 beneficiaries
Member of Women Association, Productive Organisation, or Cooperative	Informal MSME or SHF (operating under 5 feddans)	Formal SME or SHF (operating from 5-100 feddans)
Based in Gedaref, Kassala, or Red Sea State or willing to relocate and base the operation of their business in one of those States.		
Provide proof of identification and relevant supporting documents (National ID, Refugee Card, Agricultural or Production Association Registration, Municipality proof of Residence or of Business Operation License, Banking and Financial documents).		
Proof of duration of operations of 1 year minimum.		
Have an Income Generating Activity		
Grant match their financing need request through individual or group savings or assets.	Grant match their financing need request through private savings or assets from 15%-30% of grant amount	Grant match their financing need request through private savings or assets from 30%-40% of grant amount

Phases and Beneficiaries: The Challenge Fund is divided into three phases targeting specific beneficiaries per each phase in Gedaref, Kassala, and the Red Sea State:

Call Phases	Targeted number of applicants beneficiaries per call receiving first stage TA	Number of Applicants receiving financial support and second stage follow-up TA
Call Phase A	120	100
Call Phase B	375	300
Call Phase C	475	400
Total	970	800

Duration: The targeted duration for each phase is 6 weeks, covering initial TA, Investment Committee evaluation, fund disbursement, and initial follow-up/Post TA.

CHALLENGE FUND CALL TIMELINE					
Oct-01-2023 - Oct-20-2023		Oct-21-2023 - Dec-02-2023			
Call for Applications	Call for Phase A: 100 beneficiaries	All Applications Received	Initial Screening	Internal Review	Initial TA
	Call for Phase B: 300 beneficiaries			Nov-18-2023 - Dec-30-2023	
	Call for Phase C: 400 beneficiaries			Internal Review	Initial TA
				Dec-16-2023 - Jan-27-2024	
				Internal Review	Initial TA
				I.C Final Selection	Fund Disbursement
					Second TA

Figure 3 : Challenge fund call timeline

B. TA & Investment Committee

The Investment Committee will review the financial requests and the attached supporting documents which are the business plan, operational plan, financial plan, impact plan and invoices and each committee member assigns scores based on the criteria.

Prior to selecting beneficiaries that will be approved to receive financial services, the Investment Committee will meet to re-evaluate financial requests with disparities in scores.

Approved financial requests will then proceed to fund disbursement and beneficiaries will receive the funds according to the business needs. Disbursement will be either direct payment to beneficiaries, direct payment to vendors or merchants with final invoices to be provided, or a combination of both.



Figure 4 : Initial TA & Investment committee process flow

The TA & IC committee is responsible for the final assessment and allocation of funds to top applicants. Composed of seasoned experts with extensive experience in financial evaluation and investment decision-making, the committee ensures that funds are allocated judiciously and transparently. The committee's roles and structure include:

Final Application Review: Thoroughly reviewing and evaluating final fund requests submitted by beneficiaries after receiving the initial TA, considering their viability, alignment with project objectives, and potential for impact.

Investment Decision-Making: Making informed decisions on the allocation of funds to selected applicants. This includes determining the amount of funding and any associated terms or conditions.

The Investment Committee shall consist of three members:

- One member is Project Manager
- One member shall be appointed upon nomination by AICS.
- One member shall be the lead business expert.

It will be established as grant fund managed by 249Startups and governed by program advisory committee. The Committee will be tasked with establishing sub-committees, including the Investment & Selection committee to assist the directors in their responsibilities as well as inviting future impact investors, FIs and future partners to join for possible collaborations.

Eligibility Assessment Breakdown

Eligibility Criteria - Tier 3 - High Level		
No	Weight	Criteria Description
1	20%	Employment generation and equity
2	20%	Environmental & Social Impact
3	20%	Financially Viability
4	20%	Committed & Qualified Team
5	20%	Alignment with Fund Strategy
	100%	

Guidelines for the Assessment

Employment Generation and equity	<ul style="list-style-type: none"> • The business has jobs creation target • Business growth entails a high rate of job creation • Jobs created by the business will be equal for men and women • Business growth strategy details how the investment amount will jobs created/matched/improved • The business can create 15 jobs in the first year
Environment and social impact	<ul style="list-style-type: none"> • Potential investee has created an innovative solution, or is in an innovative sector* • Innovation has been recognized by local Sudanese and/or solving a problem in the market • Substantial, measurable and demonstrable impact has been generated • Social impact is a key component of business proposition and enshrined in key documents • Environmental impact is a key component of business proposition and enshrined in key documents
Financially viable	<ul style="list-style-type: none"> • Potential investee is already operating for 1 year • Current business & future plans are realistic • Business is addressing a market within the targeted regions & is realistically estimated and substantial
Committed & qualified team	<ul style="list-style-type: none"> • Leadership team is competent, qualified and committed • Team is motivated, enjoys positive culture, and there are no recent disputes • Team has relevant experience in sector and technical skills required to thrive • Founders team diversified and holding 60% minimum equity of the business (applicable on SMEs only)

Alignment with fund strategy	<ul style="list-style-type: none"> · Demonstrable contribution and ability to provide matching funding requirements · Aligning with adding value and possible collaboration opportunities with other stockholders · Integration with a M&Es reporting system is easy and straightforward · Obvious need for financing, commitment to use for growing IGAs.
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Grant Ticket Size and Fund Disbursement

The Gaith Fund Manager grant fund capital is EUR 980,000 contributed via AICS. The Gaith Fund Manager will also target mobilizing additional private funding in the form of debt and equity to match viable businesses.

The average grant amount allocated to each beneficiary is determined by their Tier and the needs stated on the application following the initial TA. Prior to receiving the grant, the beneficiary must provide proof of grant match within the limits set according to their respective Tier. During the initial TA, beneficiaries will have the opportunity to connect with our network in different fields and gain exposure to develop their business plan and explore the potential of accessing additional private funding.

During the application process, information about the beneficiaries' banking and financial history will be gathered and verified during the initial TA stage as part of our due diligence and reporting. This step also covers most of the requirements needed to be reviewed and assessed for potential private funding.

Disbursement of grants and private funding will be coordinated according to the grant funding tranches, and payments will be made according to the beneficiary's need. After Investment Committee approval of financial services applications, eligible beneficiaries will receive the funds.

The funds will be disbursed after approval based on the beneficiaries' needs, either through direct cash payment to the beneficiary or payment in-kind to the vendor or merchant using one of our several fund disbursement methods, or a combination of both. Funds paid out will have due diligence in place for payment confirmation and receipt of funds confirmation by the beneficiary and/or the vendor by providing invoices and signing payment receipt vouchers to complete the procurement process and fund disbursement cycle.

Several fund disbursement options have been set in place by the Gaith Fund Manager to reduce risk and diversify payment methods and options. The different payment distribution methods and channels also accommodate target geographical locations' financial services capabilities and beneficiaries. The payment solutions also provide additional control measures to reduce risk and reporting and reconciliation abilities. (Refer to section: "Cash and Fund Transfer Models").

Call Phases have been scheduled to cover the entire initial TA, Investment Committee, and Fund Disbursement processes for all Phases to cater to all target beneficiaries spanning geographical locations and allow for follow-up/post-Fund TA, M&E reporting, and Fund Manager closing activities and final reporting within the Fund Manager Program duration. The Call Phases have also been designed to coincide with the grant fund disbursement tranches and will be coordinated by the internal team accordingly.

	Tier 1	Tier 2	Tier 3
Classification	Member of Women Association, Productive Organisation, or Cooperative	Informal MSME or SHF (operating under 5 feddans)	Formal SME or SHF (operating from 5-100 feddans)
Target Beneficiaries	650	100	50
Average Grant Size	EUR 400	EUR 3,000	EUR 8,000
Non-Eligible Cost	Dedicating a reasonable amount of time to the business to ensure that all efforts are made to have the business succeed and grow		
Grant Match	Grant match their financing need request through individual or group savings or assets.	Grant match their financing need request through private savings or assets from 15%-30% of grant amount	Grant match their financing need request through private savings or assets from 30%-40% of grant amount
Grant Match percentage	Less than 10%	15%-30%	30%-40%

C. Other Stakeholders:

Advisory Board

An advisory board can play a crucial role in the project's structure by ensuring proper engagement with various stakeholders and supporting the achievement of project objectives. This includes aligning with potential funders and mobilizing additional resources for the fund structure. The board will be composed of key project stakeholders, such as AICS, Embassy, EU, UN Women, Microfinanza, 249Startups, Bank of Khartoum, and other selected entities from both the public and private sectors. It's suggested that the board meet at least once during the project duration to provide strategic support and oversight. The advisory board's roles and responsibilities are as follows**:

1. **Strategic Advisors:** Offering strategic advice and expertise to the project team and committees.
2. **Technical Experts:** Providing specialized technical knowledge to address specific challenges and opportunities.
3. **Resource Mobilization:** Assisting in identifying potential additional sources of funding, partnerships, and in-kind support to ensure the project's sustainability and growth.
4. **Networking:** Leveraging their professional networks and connections to facilitate collaborations, mentorship opportunities, and access to resources for project beneficiaries.
5. **Quality Assurance:** Reviewing and providing feedback on project strategies, plans, and activities to ensure alignment with best practices and industry standards.
6. **Problem Solving:** Advising on complex issues or challenges that may arise during the project's implementation, drawing from their expertise and experience.

Role in Decision-Making:

While the Advisory Board does not have direct decision-making authority, their recommendations and guidance are highly influential in shaping project strategies and actions. They play a consultative role, offering valuable perspectives that inform the decisions made by the project team and the Investment Committee. Their contributions are essential for maintaining a high standard of excellence and adaptability in response to changing circumstances.

The Advisory Board serves as a reservoir of knowledge and expertise, enhancing the overall effectiveness and impact of the project by providing a broader perspective and helping project teams make informed choices. Their involvement ensures that the project remains adaptable, innovative, and responsive to emerging challenges and opportunities.

D. Technical Assistance (TA): One-Stop-Shop Business Clinic

Description: The One-Stop-Shop Business Clinic is a centralised platform that provides a comprehensive suite of business support services to SMEs and SHFs Associations in targeted regions. The clinic is tailored to meet the unique challenges posed by the country's conflict & volatile market conditions and aims to deliver actionable support to the targeted beneficiaries.

- The TA services are delivered in two stages: an initial stage and a follow-up stage. The main goal of these two different rounds is as follows:
 - The initial phase of TA aims to support targeted beneficiaries to further identify their business and technical needs, developing and strengthening their full application and business plans, identifying and facilitating access to additional funding and resources.
 - The follow-up TA aims to ensure the successful implementation of the planned activities. It supports the selected beneficiaries in executing the planned proposals, obtaining the best possible supplies and effective implementation tools, and following up with the management and operations of the executed projects.

Each stage TA package also includes two distinct services:

- **Business Coaching:** This service is offered by experienced business experts who review the initial applications, identify the necessary technical support, and match the businesses with suitable technical experts. They ensure the delivery of required services and proper submission of final fund requests.
- **Technical Agro Coaching:** The role of the technical coaches is to ensure that the proposed models are technically feasible solutions. They support the development and refinement of ideas, offering the necessary technical support to make the proposed projects viable.

Objectives

1. To provide targeted business support services to SMEs and Small-holder Farmers Associations.
2. To enhance the financial stability and operational efficiency of beneficiaries.
3. To facilitate access to grants and other funding opportunities.
4. To foster sustainable IGAs & business practices and resilience.

Expected Results

- **Increased Resilience:** Improve key resilience metrics such as revenue stability and IGAs.

- **Improved Business Skills:** Provide selected beneficiaries with new business and technical skills and tools to enhance their business operations.
- **Access to Funding:** Help selected beneficiaries access public and private funding opportunities.
- **Job Creation:** Support the maintenance and creation of employment and income generation opportunities for local communities.
- **Market Expansion:** Assist beneficiaries in offering new products or services and entering new markets.

Service Structure

Stage 1: Initial TA Stage - Application Development and Readiness:

1.1. Pre- Funding application Assessment

- Conduct a thorough pre - final application assessment for all interested MSMEs and SHFs to determine their eligibility and suitability for the program.
- Identify the specific needs and challenges of each applicant, including business plan gaps and technical deficiencies.

1.2. One-on-One Coaching Sessions

Provide three one-on-one coaching sessions to each shortlisted MSME and SHF. These sessions follow a structured approach:

• Session 1 - Assessment and Planning by the business experts:

- Review the applicant's current business plan (if available).
- Assess the applicant's current technical capabilities.
- Identify specific challenges and areas requiring improvement.
- Define clear objectives and targets for the fund proposal.
- Discuss market opportunities, product/service improvements, and networking strategies.
- Determine how the matching grant can be best utilised.
- Identify possible additional private funds (Loan, equity, etc) or opportunities to strengthen the proposed project outcome.

Session 1 output: The business case and an initial project plan that includes:

- A comprehensive assessment report detailing the applicant's current business and technical status.
- A list of identified challenges and areas for improvement.
- A draft of objectives and targets for the fund proposal.
- A preliminary market analysis and networking strategy document.

- A matching grant utilisation plan.
- A list of potential additional funding sources and opportunities

● **Session 2 - Technical Review and development by the technical experts:**

- Based on the business recommendation and the identified technical needs, technical experts review the project technical plan and needs.
- Provide technical advice to address identified deficiencies or technical requirements.
- Identify and explore opportunities for securing additional private sector funds to complement the matching grant, emphasising private sector engagement and investment.
- Assist applicants in structuring their requests to attract private sector investments.

Session 2 output:

- A technical review report summarising the findings and recommendations.
- A technical advice document outlining solutions for identified deficiencies and requirements.

● **Session 3- Proposal Refinement by the business experts:**

- Based on the outcomes of the first two sessions, assist the applicant in revising and enhancing their business plan.
- Finalise the investment proposal, incorporating both business and technical aspects.
- Establish linkages with potential Financial Institutions (FIs) and Private Investors for matching loans or equity investments.
- Support the target beneficiaries to finalise and submit their final application for the Investment committee review through the fund management online platform

Session 3 output:

- A revised and enhanced business plan.
- A finalised investment proposal document.
- The potential FIs / Private Investors for collaboration.
- A completed final application ready for investment committee review.

Stage 2: Follow-up Stage - Implementation Support and Monitoring:

After the investment committee decision and approval to grant the selected beneficiaries the requested fund. The TA roles within this stage includes:

- Support the selected beneficiaries in executing the planned proposals, obtaining the best possible supplies and effective implementation tools.

- Follow up with the management and operations of the executed projects.
- Continuously monitor the implementation progress of selected applicants' business activities
- Provide ongoing guidance and support to ensure the proper execution of their plans.
- Address any challenges or issues that may arise during implementation promptly.

Experts Pool

Each participant will be paired with a team of experts tailored to their specific needs and project proposals. This team will typically consist of a business expert for strategic guidance and a technical expert for specialised support, although additional experts may be engaged based on the complexity and requirements of the project. The specialised knowledge contributed by experts will act as a cornerstone, guiding their plans and improving their operational activities.

A well-vetted pool of experts has been identified in each of the targeted states, and an ongoing recruitment, assessment, and matching process will take place throughout the project timeline to ensure that the right expertise is engaged with the project team and offering the necessary business and technical support to beneficiaries. Targeted technical experts will need to meet at least the following criteria:

Criteria	Description
Experience	A minimum of 5 years of experience in business development, management, agriculture, or a related field.
Education	A bachelor's degree in business, Agriculture, or a related field; advanced degrees are preferred.
Skills	Strong analytical, communication, and interpersonal skills.
References	At least two professional references who can vouch expertise and reliability.

Recruitment & Matching Process:

Open Call: At the project's outset, an open call targeting both already identified experts and potential candidates through local partners, social media channels, and other platforms. This approach aims to attract a diverse pool of highly qualified candidates.

- **Application Submission:** Interested experts are required to submit their applications, which should include a comprehensive resume and a cover letter.
- **Screening:** Applications undergo a meticulous review by a selection committee comprising key members, including project business and technical coaches from the project team.
- **Interview:** Shortlisted candidates receive invitations for interviews, to assess their qualifications and suitability for the project objectives.
- **Reference Check:** Professional references provided by candidates are contacted and vetted to ensure their credentials align with the project's needs and standards.
- **Selection:** Successful candidates are notified of their selection, contracted and subsequently onboarded onto the project expert's pool.
- **Training for Selected Experts:** Upon selection, experts participate in a comprehensive onboarding program. This program acquaints them with the objectives, methodologies, and tools pertinent to our Technical Assistance Component.

- **Matching:** As the initial applications from targeted beneficiaries are received, we facilitate the matching process. This involves aligning the submitted project requirements with the expertise and support services offered by the selected experts.

E. Digital Platform for Fund Management

The Online fund management platform represents the backbone of our comprehensive approach to establish the fund model, from initial application to ongoing monitoring and evaluation of fund disbursement and business progress. Designed with user convenience and diverse needs in mind, it seamlessly integrates all stages of the support process.

Function of the Platform:

- Allow beneficiaries/users to apply for the financial and non-financial services offered by the fund manager.
- Track and monitor fund applications and the selection process.
- Monitor and evaluate:
 - Users' business progress
 - Fund dispersal and management

System Screenshots

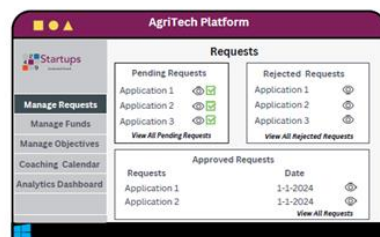
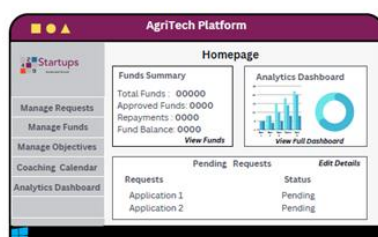
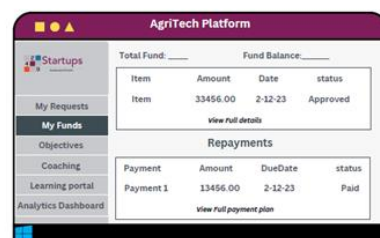
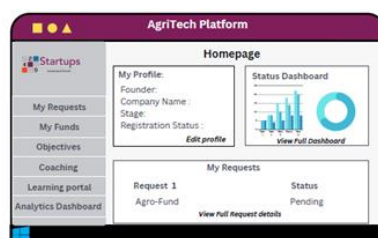


Figure 5 : The fund management digital ePlatform User interface design

Main users accounts of the platform:

External users

- SHFs & associations that have formal identification & members list
- Registered business either company or as business name
- Individuals or SHF that are not formal
- Service providers / TA

Internal users

- Backend administrator
- Finance & fund management team leaders
- Investment committee's members:
- Field business Expert
- Representative from the Donor ACIS
- Project manager from 249Startups

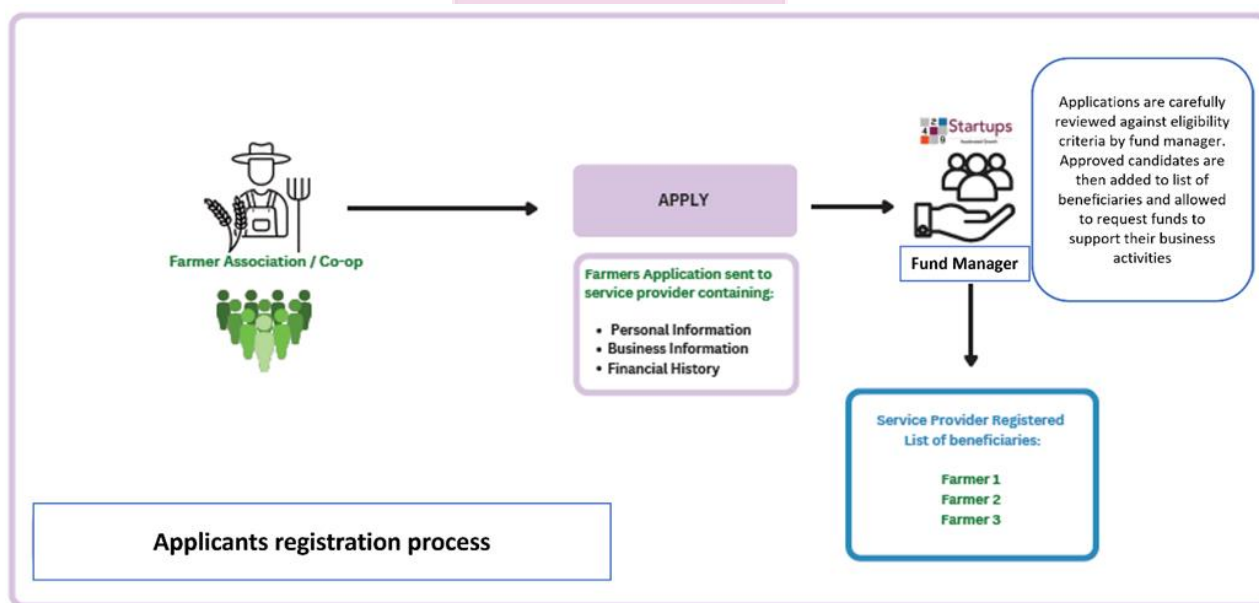


Figure 6 Applicants registration process example

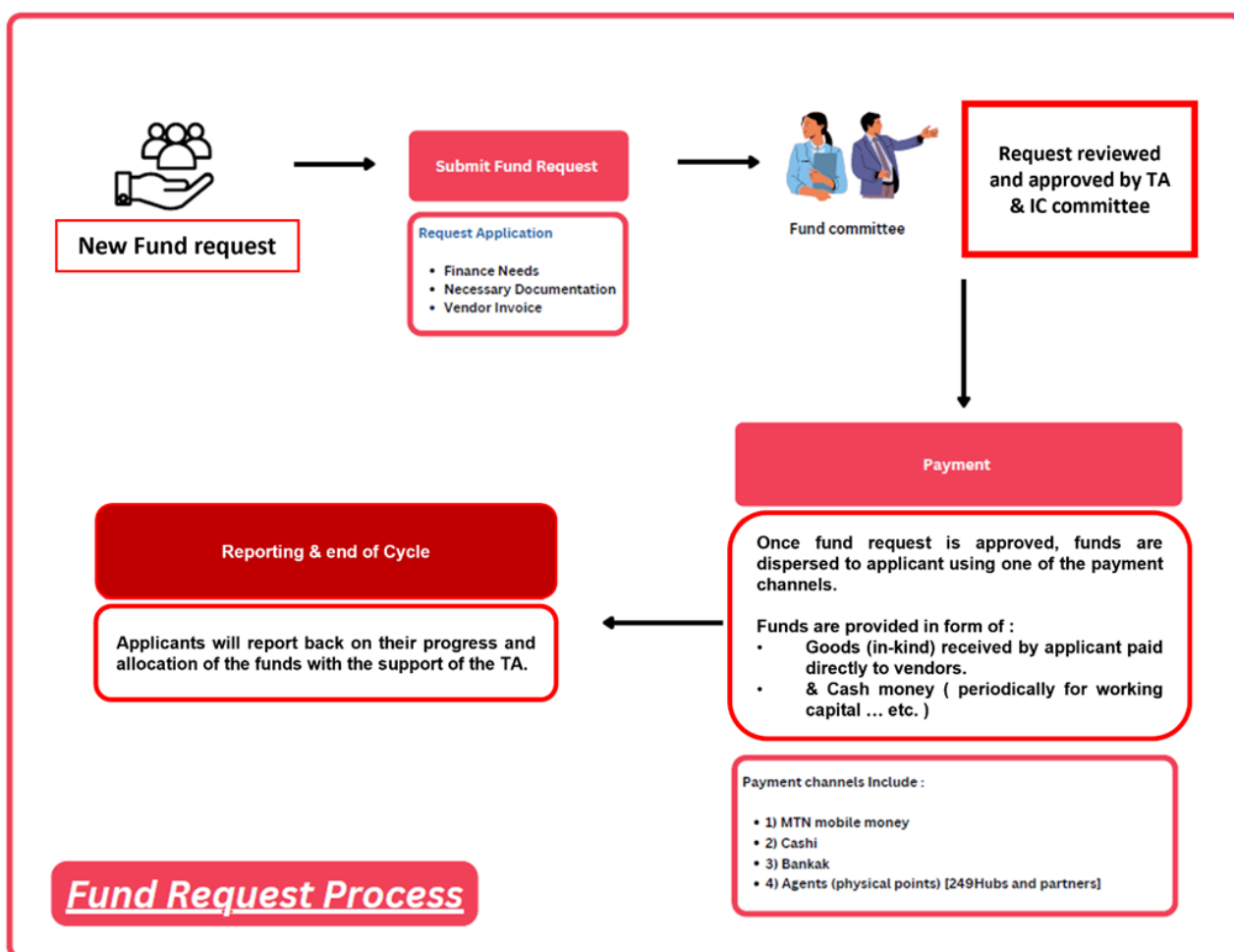


Figure 7 Fund request process flow during & after the TA & IC selection committee

Examples from the fund management platform

The digital platform ensures a seamless and transparent journey for applicants and efficient management of funds, ultimately contributing to the success and impact of the project.

Key Features:

- Streamlined Application Process
- Offline Assistance for Digital Literacy Gaps
- Transparent Screening and Committee Evaluation
- Physical Due Diligence Verification
- Efficient Fund Request Processing
- Comprehensive Fund Disbursement Tracking
- Business Progress Assessment for Impact Measurement
- Documented and transparent screening/selection process for the committee.

- **Application Process:**

- Online Application: MSMEs and SHFs can easily apply online via a user-friendly digital form accessible on the platform. This option enables a swift and paperless application process.

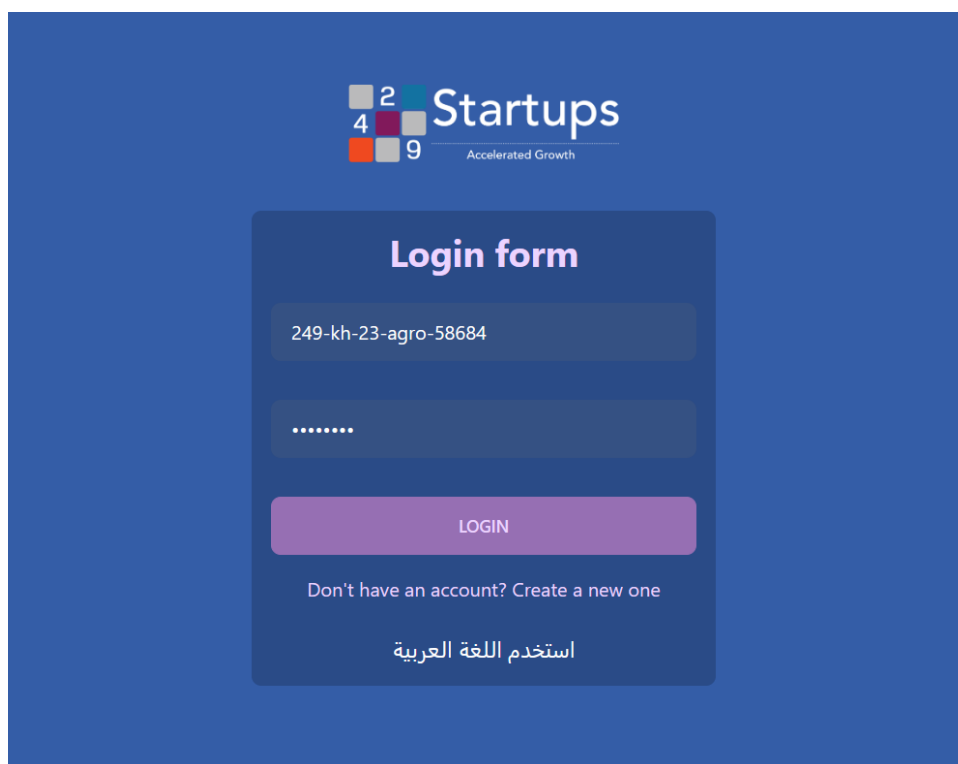


Figure 8 : The platform first login/users view

- Offline Application Assistance: To cater to applicants without online access or digital literacy, partnering agents stationed in targeted locations offer valuable assistance. They guide applicants, facilitate data entry, scan documents, and upload necessary files to complete applications.

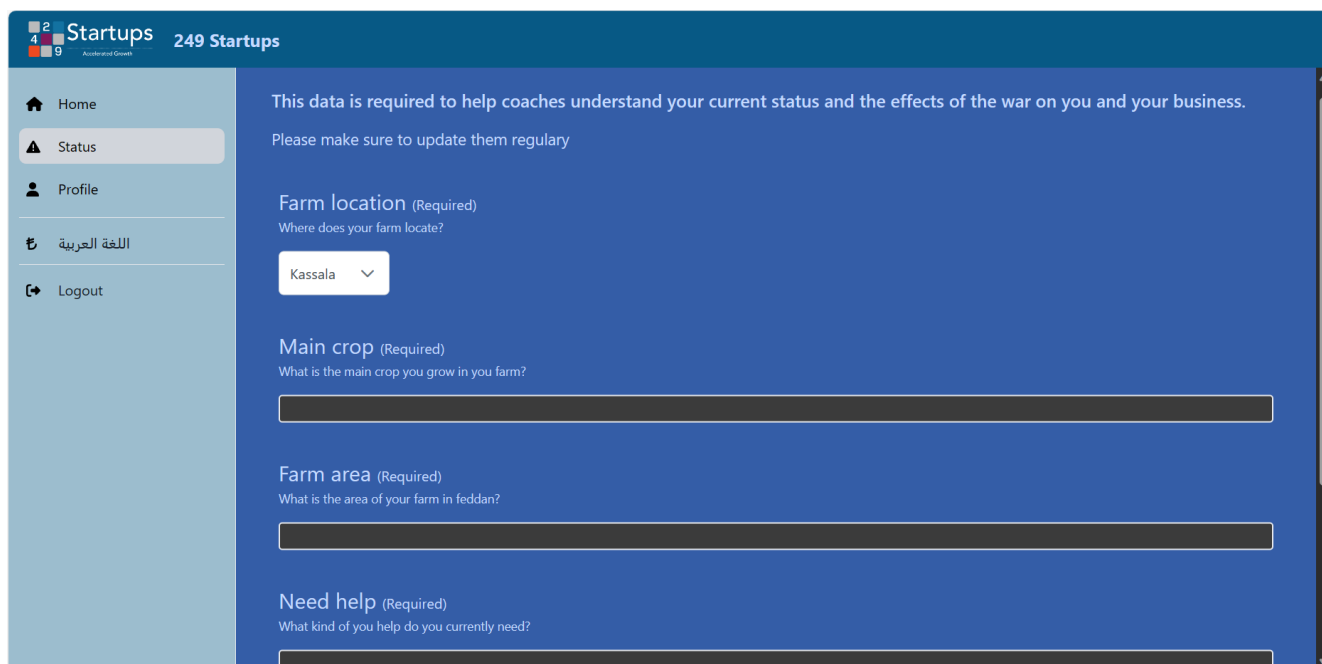


Figure 9 : Status view to provide updated information about location, activity & needs

- Screening Portal: The platform incorporates an advanced screening portal. Here, applications are meticulously assessed by our team members and a selected committee based on predefined selection criteria. Each application receives a score, streamlining the selection process.

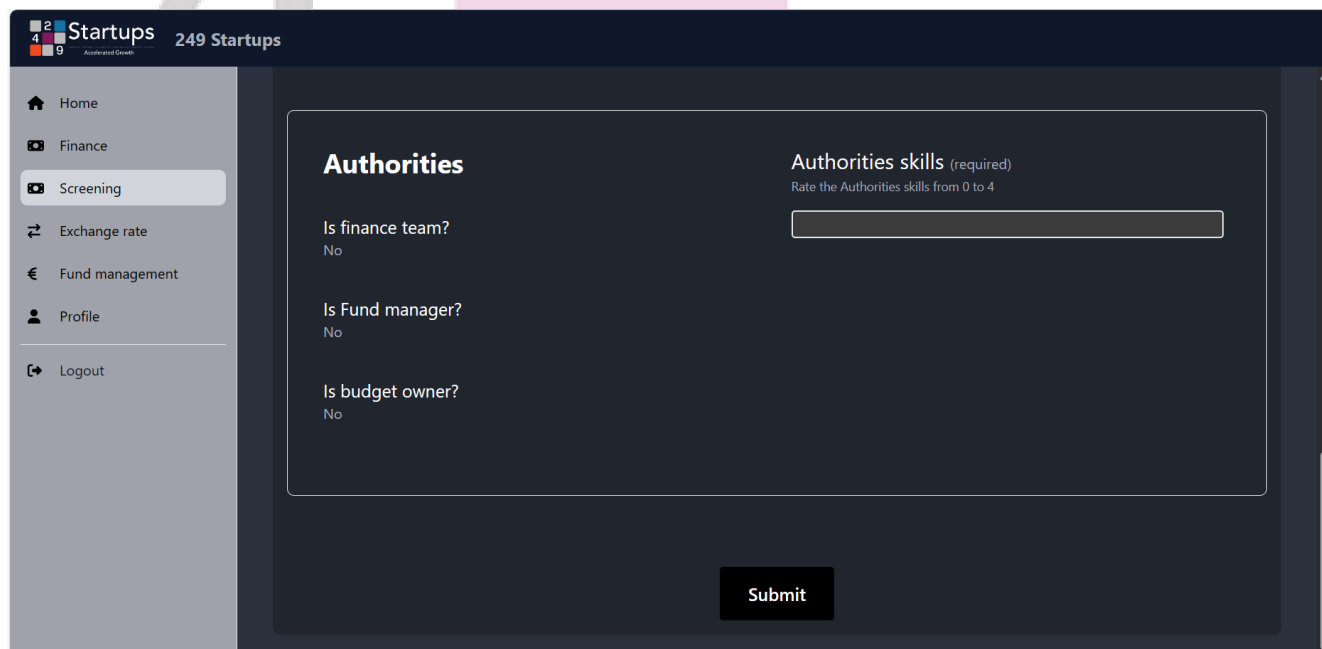


Figure 10 : Example view from the built-in application screening & scoring dashboard

- **Physical Due Diligence:**

- Field Agent Verification: Partnering field agents are equipped with tools on the platform to conduct physical due diligence. This crucial step involves verifying the information provided in applications. Verified details are added to applicants' profiles for consideration in the selection process.

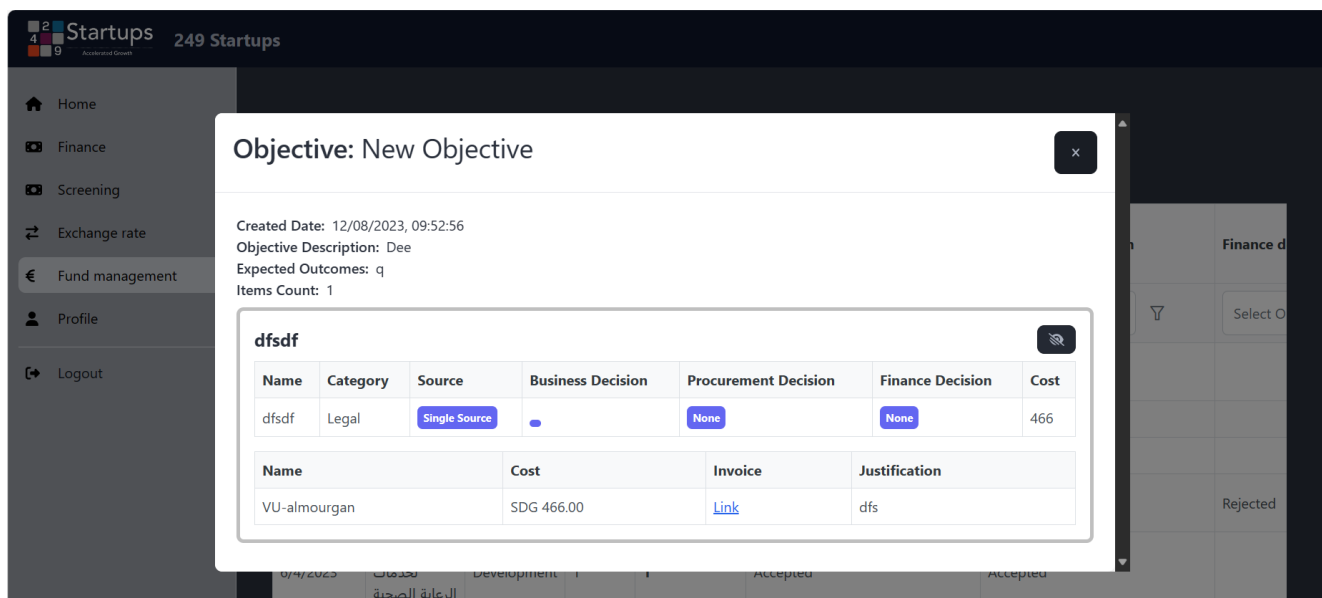


Figure 11 : Objectives and request status

- **Advisory Sessions:**

- Matched Technical Advisory (TA) Sessions: Successful applicants are granted individual profiles on the platform. Here, they can schedule advisory sessions with their matched TAs. These sessions enhance applicants' understanding of their business needs and the support available.

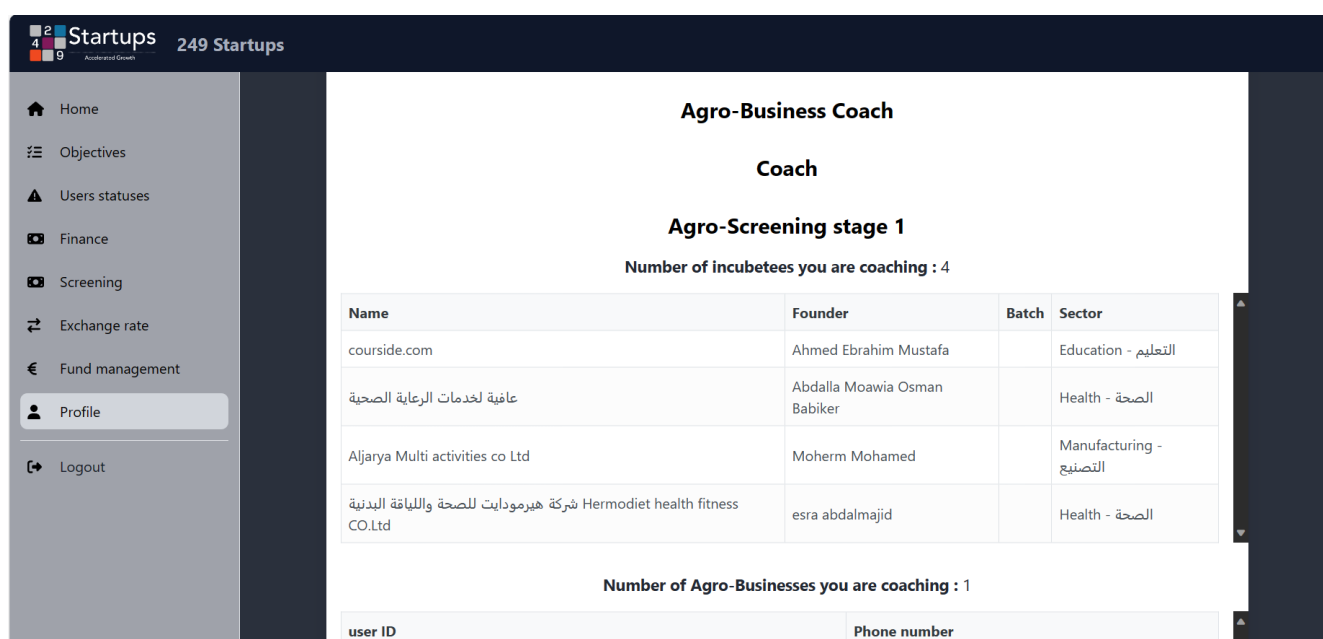


Figure 12 : user profile dashboard for the TA Coaches and associated businesses profiles

• Fund Requests:

- Final Fund Requests: With guidance from TAs, applicants complete and submit their final fund requests through the platform.
- Committee Review: Committee members evaluate fund requests using the platform. Applications are translated into English to accommodate all committee members. Decisions to accept or reject fund requests are made based on predefined criteria. Rejected applications include feedback provided through the platform.

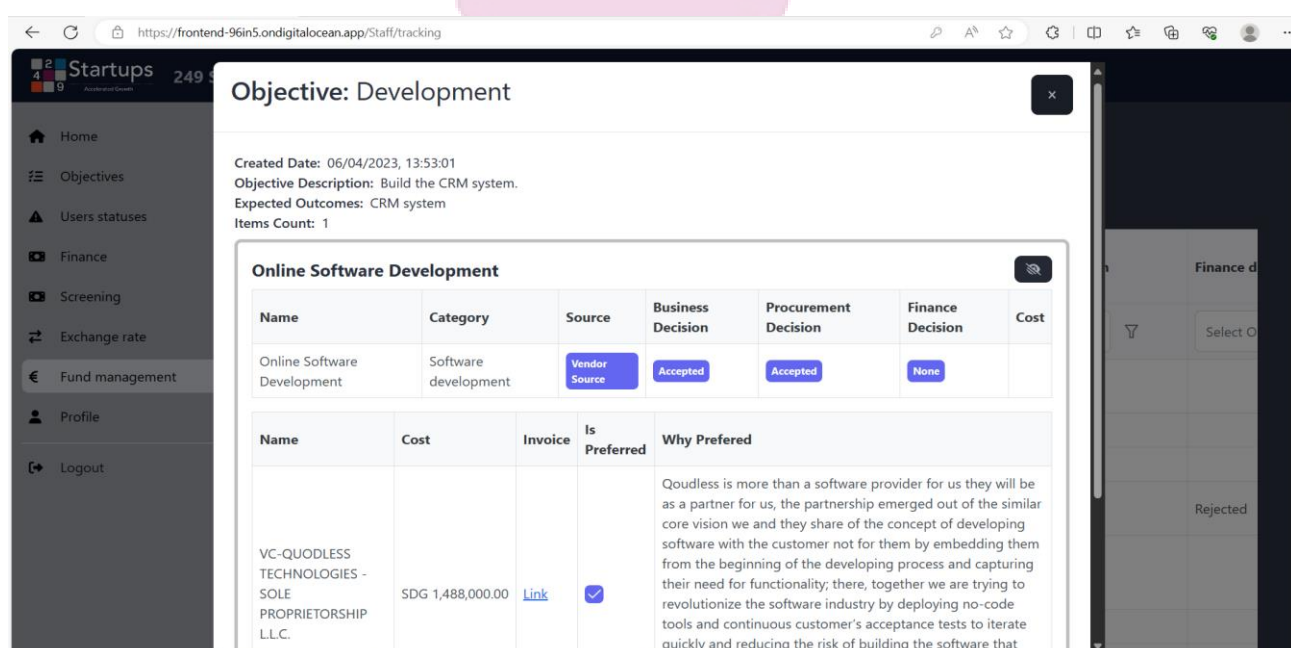


Figure 13 : Objectives and breakdown of requests view

- **Fund Disbursement and Monitoring:** Fund Disbursement Tracking: Once fund requests are approved, fund managers track and monitor the approved funds on the platform. Individual disbursements for each applicant, as well as the overall fund allocation, are accessible, allowing for precise reporting.

- **Monitoring and Evaluation:**

Business Progress Evaluation: The platform incorporates a dedicated section for monitoring and evaluating business progress. Applicants are periodically prompted to respond to assessment questions related to their businesses. These inputs feed into a dashboard for visualizing overall progress and project impact.

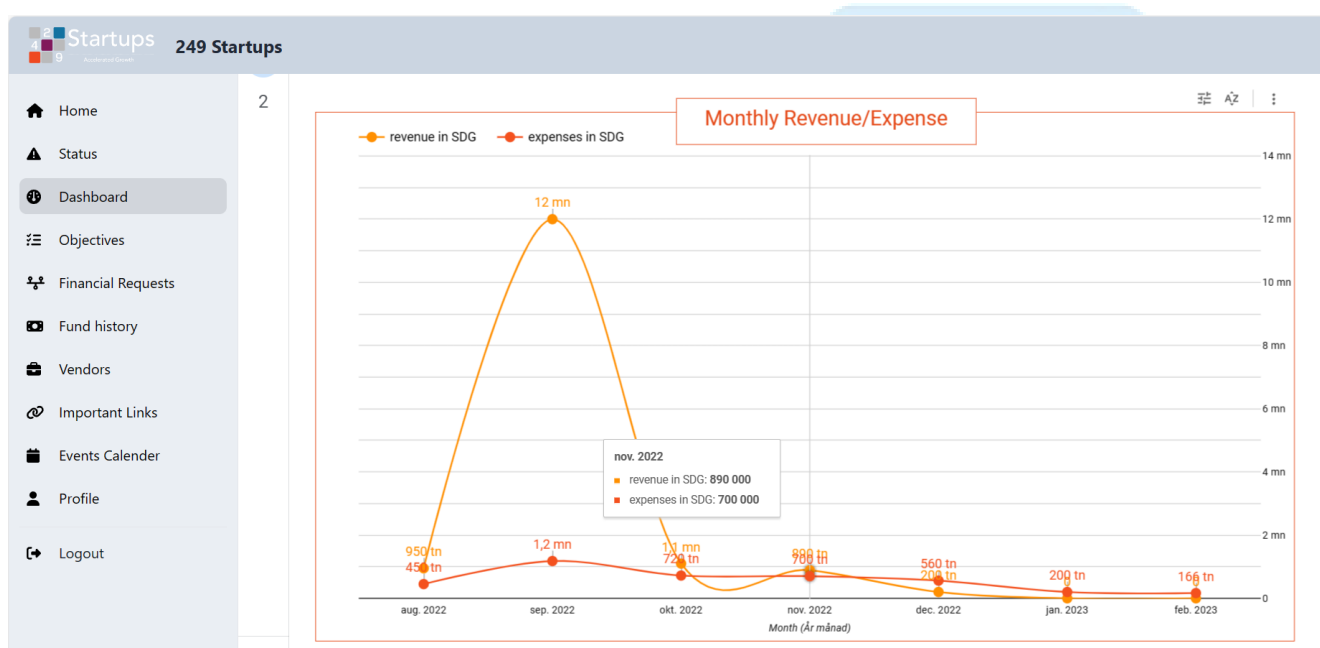


Figure 14 : M&E and KPIs dashboard

F. Cash and Fund Transfer Models:

To ensure a secure and efficient delivery of funds to the end beneficiaries, three distinct models and options have been selected:

1. Bank Transfer:

Beneficiaries: This model is tailored for individuals and entities with existing bank accounts, including SMEs, service providers, and vendors.

Process: Funds will be directly transferred to the beneficiaries' bank accounts upon completion of the necessary documentation and processing. This can be facilitated through bulk transfers or mobile banking applications through partner bank like the Bank of Khartoum, Bankak mobile app or the physical branches.

2. Mobile Money:

Beneficiaries: Mobile money solutions, such as MTN-MOMO, are specifically targeted at individuals residing in remote areas and it doesn't require internet services and could be received through USSD and feature phones. In order to prepare for this, an agreement have been made with MTN company to avail these services within the targeted areas.

Process: This approach ensures direct and secure fund delivery to beneficiaries through mobile money **platforms**. Additionally, the project team will ensure that mobile money agents are available to facilitate and receive mobile money payments in these areas.

3. Cash Disbursement:

Beneficiaries: This model is designed for individuals who are unable to access or use electronic methods for fund transfers.

Process: Funds will be disbursed either directly by the project's fund team physical presence in the cities or through the Bank of Khartoum channels located in various states. Alternatively, selected cash agents within specific localities will be utilized to ensure that beneficiaries receive their funds securely and conveniently.

G. Marketing & Communication strategy

The objective of the marketing and promotion plan is to strategically position the fund model and achieve its goals. The plan outlines a comprehensive strategy for creating awareness, attracting both public and private investors, and reaching out to the intended beneficiaries through various channels to ensure inclusivity and effective outreach.

In response to the TOR, it's Proposed that the fund model to be called "**Gaith** ", which is a surname comes from **the Arabic word "Gaith (, " (غيث** that means 'heavy rain that bring prosperity and good deeds to the people'.

Gaith Fund aims to bolster the endurance, resilience and sustainability of small holder farmers SHFs & Small and medium enterprises SMEs affected by the ongoing conflict to a more supportive ecosystem & markets in Gedaref, Kassala & The red sea states.

Targeted Audience.

- **SMEs:** Local businesses in Eastern Sudan that require financial assistance for recovery and growth.
- **Small Holder Farmers Associations:** Agricultural organisations representing small-scale farmers in the region who need support to enhance their farming practices and livelihoods.
- **Service Providers and technical experts:** local service providers and technical experts who would be interested in partnering or offering services to SME's and SHF.
- **Public and Private Investors:** Individual investors, financial institutions, impact investors, donors and development agencies interested in contributing to the economic recovery of Sudan.



Figure 15 : Sample for social media poster design

Promotion Channels

1- Digital Marketing and social media

Objective: To harness the power of online platforms to reach a wider audience, including potential investors and partners.

Strategies:

- **Social Media Engagement:** Leverage popular social media platforms such as Facebook, Twitter, and LinkedIn to engage with the target audience. Share success stories, progress reports, and actionable stories. For instance, consistently post updates showcasing how the recovery fund has positively impacted local businesses and agriculture. Share images and videos of successful beneficiaries to create a connection with potential investors.
- **Website Content:** Maintain a user-friendly website with detailed information about the fund's objectives, eligibility criteria, and application process. Updating it with success stories and progress reports, emphasising the measurable impact on SMEs and small farmers.
- **Newsletter:** Create and send out an email newsletter to an interested audience. Highlight success stories and showcase the fund's role in stimulating economic recovery and growth in the region.

2- Traditional Direct Marketing Channels

Objective: To engage SMEs and small farmers directly in their localities and establish a personal connection.

Strategies:

- **Community Workshops and meetups:** Organise community workshops and meetups in various localities in Eastern Sudan. These events will serve to educate SMEs and small farmers about the fund, providing practical examples of how the

fund can help them recover and grow their businesses or improve their farming practices. Feature live testimonials from successful beneficiaries.

- **Local Partnerships:** Forge collaborations with local development programs, NGO's, associations, cooperatives, and agricultural extension offices. Jointly conduct outreach efforts, including field visits to farming communities and participation in local trade fairs. Showcase tangible examples of how these partnerships have led to successful outcomes for beneficiaries.
- **Print Materials:** Develop informative brochures, posters, and flyers in local languages. These materials should feature case studies or testimonials from local entrepreneurs and farmers who have benefited from the fund. Make sure these success stories are relatable and inspiring.

Inclusivity and Accessibility:

- 1) **Language Accessibility:** Ensure that all promotional materials, including print materials and radio/TV scripts, are available in local languages to reach a broader audience. Use real-life stories of individuals from diverse linguistic backgrounds who have benefited from the fund.
- 2) **Accessibility Campaigns:** Promote the fund's accessibility to disadvantaged groups, such as women and marginalised communities, through targeted awareness campaigns. Highlight real-life examples of women-owned businesses and farmers who have thrived with the support of the fund.



Implemented by:



Figure 16 : Sample for marketing designs

H. Additional Digital Tools Proposed for the fund Investment:

After conducting a thorough assessment of the existing digital platforms and the market gaps, it has become more evident than ever before that there is an urgent need for innovative climate financial solutions. To address these needs, we have identified some proposed models that can be carefully selected and financed through a fund structure. This not only helps to attract additional equity investors but also helps to build and enable future innovative solutions that can effectively address the market gaps and needs. With the implementation of this strategy, we are confident that we can offer innovative financial solutions that cater to the court needs of the market, while creating a sustainable and profitable financial model that benefits all parties involved.

J-Venture lending Platform

Sudan has an active Small and Medium-sized Enterprise (SME) sector that plays a pivotal role in economic growth and job creation, especially during this ongoing conflict. However, one significant challenge that has persistently limited the growth of these SMEs is their limited access to finance. The traditional financing landscape in Sudan has often proven inaccessible or burdensome for SMEs, constraining their ability to grow and expand. J-venture represents a solution to this longstanding issue. It bridges the gap between SMEs and microfinance providers, offering a comprehensive platform that connects these businesses with the financing they urgently need (like UBER for SMEs with MFIs).

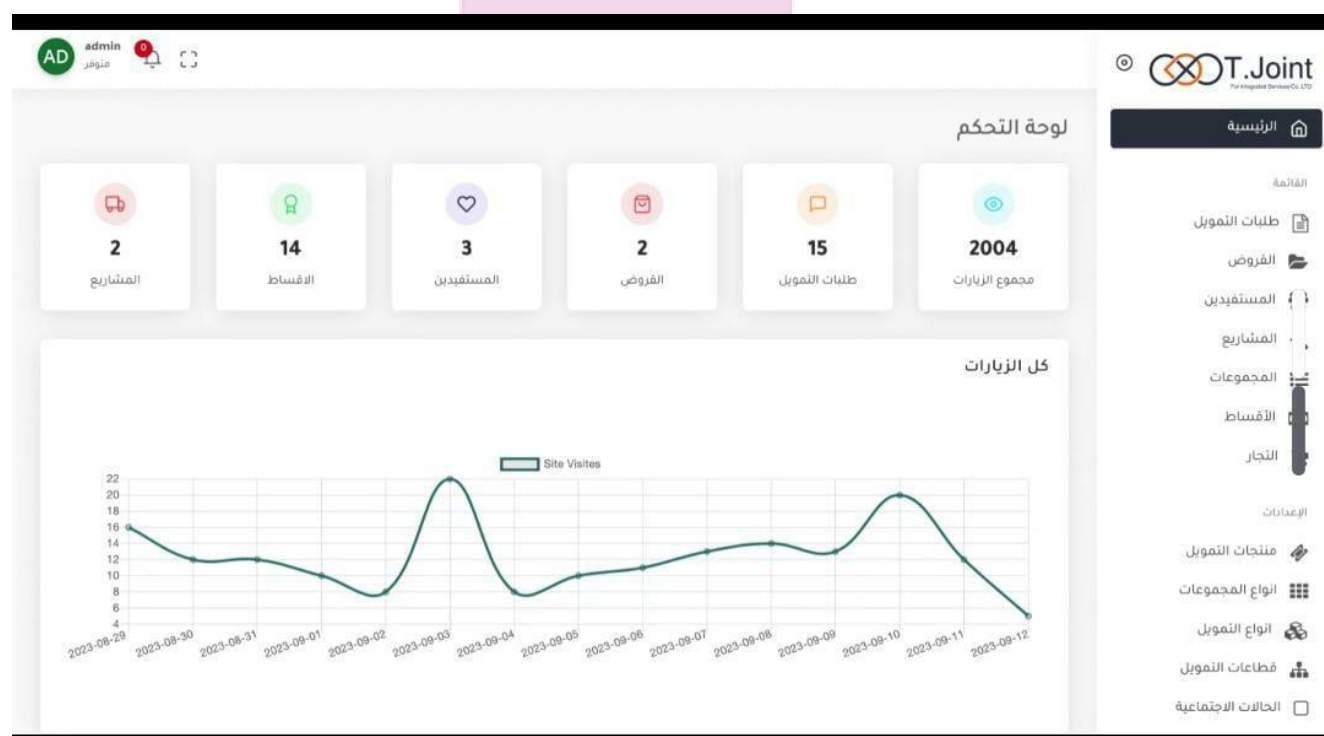


Figure 17 : Dashboard view for MFI institution on the J-Venture platform

Objectives:

Enhance Financial Literacy: Offer educational resources, workshops, and webinars to enhance the financial literacy of MSME owners, enabling them to make informed financial decisions.



Figure 18 : chart for services provided between the MFI & the applicants

Micro-Finance institutions Dashboard

The financial partners' dashboard provides a centralised and streamlined platform for financial providers to effectively manage their interactions and activities. The dashboard prominently displays key metrics, such as the number of matched SMEs, pending applications, and active loans, enabling financial partners to quickly assess their portfolio's status and performance. It serves as a hub for accessing essential tools and information, allowing financial partners to navigate their roles in supporting SMEs and making informed financing decisions.

The Loans Applications page provides critical information such as business details, industry, financing requirements, and the status of their application. It serves as a dynamic stand for financial partners to evaluate and engage with SMEs, facilitating efficient decision-making and partnership development. The financial providers will be able to view each application's status, details, and documentation and then approve or request additional information related to these applications. This streamlined process enhances transparency and facilitates effective communication and collaboration between financial partners and SMEs, ensuring a smooth and productive financing journey.

NOEBS- Fintech platform for Cash & Funds disbursements

There are various risks – notably theft, diversion, corruption, security, targeting, misuse by beneficiaries, inflationary effects – associated with cash transfer programmes in fragile contexts. Mitigation measures will focus on the use of technology, notably e-transfers (e.g., mobile phones) and identity verification, as well as use of local existing money transfer mechanisms (such as Bank of Khartoum Branches) and clear, transparent targeting

As per The World Bank (2016) notes that the evolution of technology has provided favourable conditions for the use of cash transfers. E-payments improve transparency, reduce leakage and decrease costs. 'The rapid growth of mobile phones and point-of-sale devices has created an opportunity to reach more vulnerable people than ever before. For instance, nearly 7 of 10 people in the bottom fifth of the population in developing countries own a mobile phone, improving their access to markets and services'.

NOEBS aim to build payments infrastructure to connect businesses & individuals in Sudan during conflict times building technology, tools, and infrastructure to provide a more seamless and secure payments experiences. NOEBS will leverage 249Startups network of businesses, banks and partners and provide mechanisms for funds and cash transfers within close looped systems that allows for secure and trusted channels that is linked with existing fintech players to serve these segments with an e wallet backend system & infrastructure. This has the potential of using de-centralized technologies and enable cross borders transfers in the future to empower businesses.

BACKSTOPPING, SUBCONTRACTING AND CAPACITY PROVIDING ENTITIES

1.1. Project Team

- Implementation Strategy:**

The project implementation relies on a dedicated and highly skilled team of experts who will facilitate the development and execution of project activities, ensuring their success. This project team is complemented and supported by full support and expertise of 249Startups and Bank of Khartoum.

To maximize the project's reach and effectiveness, close collaborations will be established by our team with carefully selected local champions in each state. In these collaborations, a crucial role will be played by these local champions in coordinating outreach efforts, conducting thorough due diligence, and handling logistical requirements in their respective regions.

Furthermore, to ensure that the services provided are tailored to the specific technical needs of selected Small and Medium Enterprises (SMEs) and Smallholder Farmers (SHFs), a list of independent technical experts has been compiled. These experts will be deployed as needed during the project's implementation to offer personalized one-on-one support to selected beneficiaries. This approach ensures that the assistance provided aligns precisely with their unique requirements.

This comprehensive and multi-pronged approach highlights the project's readiness to address the distinctive challenges and opportunities in Eastern Sudan, showcasing our unwavering commitment to professionalism and excellence.

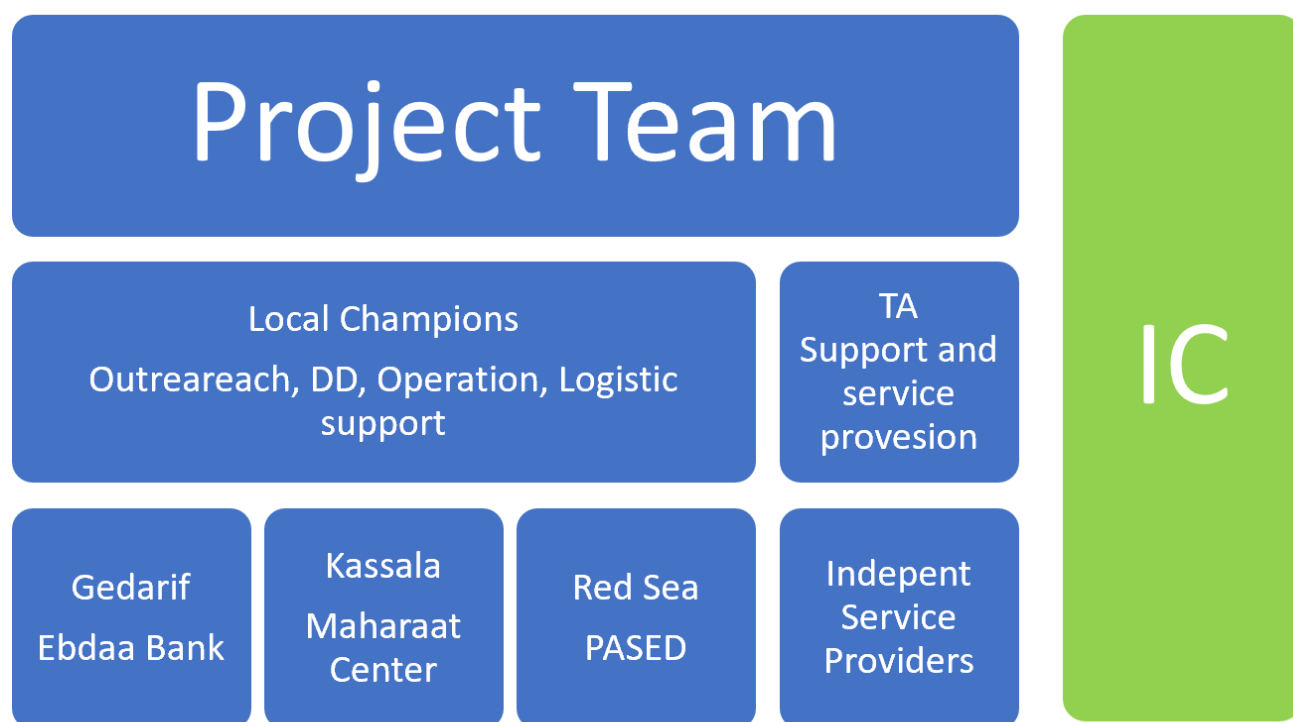


Figure 19 : Project team

- **Support Functions**

249Startups is a company dedicated to supporting entrepreneurs and businesses. We have established several support functions to help businesses succeed. These functions include HR & Admin, Finance & Procurement, Community, and Facility Management.

The HR & Admin function supports staff recruitment, onboarding, and payment. Our goal is to ensure that the project has the right people in the right roles, with the necessary skills and experience to help the project succeed.

The Finance & Procurement function manages organization and project accounting, fund management, and negotiates and manages service providers. Our aim is to ensure that the project's financial resources are properly managed, and any possible challenges related to transfers and resource allocation are overcome. The Community Management function ensures access to target communities and fosters an enabling environment for them to come together. We establish connections with local business owners and the entrepreneurship community through various events and networking activities. Our team ensures that businesses have the resources they need to succeed, including access to mentors, investors, and other relevant stakeholders.

Each project implemented by 249Startups is fully supported by the different main support functions and the rest of our team, which consists of over 30 experienced individuals in various domains, including project management, fund management, business development, entrepreneurship support and development, and logistics and operations development. Overall, we are committed to supporting entrepreneurs and businesses in every way possible. Our various support functions are designed to ensure that startups have the resources they need to succeed and are supported every step of the way.

Our team is fully backed by an experienced team of experts offered through the project partner bank of Khartoum, the leading bank in Sudan with branches covering all the targeted states. This ensures the availability of any needed financial resources in different formats and provides operational and technical guidance to our project team.

- **Quality & Knowledge Management**

249Startups works with standard and digitised processes in project, data, communication and knowledge management.

Each project follows a project management cycle which the project manager follows from the beginning to the end. Between each stage the senior management team of 249Startups is briefed and can give feedback on the process, selection and documents. All project documents and entrepreneur data are stored in a knowledge management structure supported by google drive, Dropbox and Airtable.

Project Management Cycle

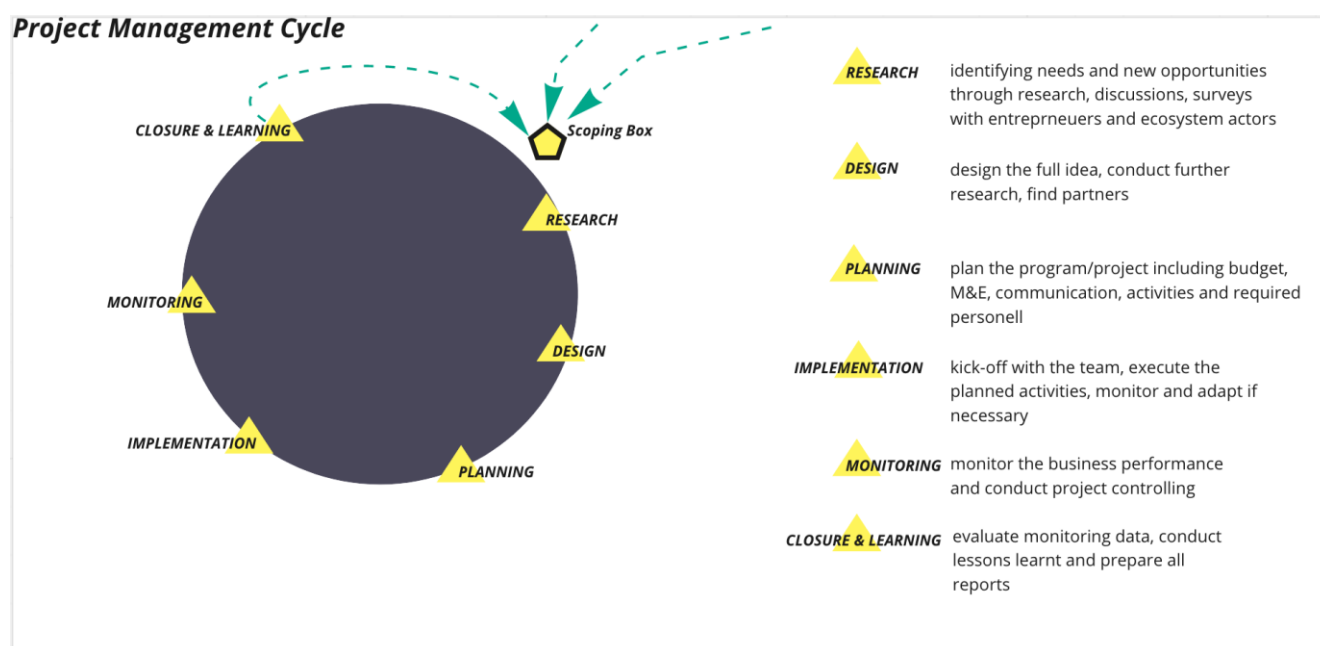


Figure 20 : Project management cycle of 249Startups

A major in quality and knowledge Management plays MEL (Monitoring, Evaluation and Learning). Therefore, 249Startups develop standard tools to ensure a consistent MEL data entry but also adjust the MEL system according to the needs of each project. Through a constant feedback culture and learning processes the quality of the project management is secured.

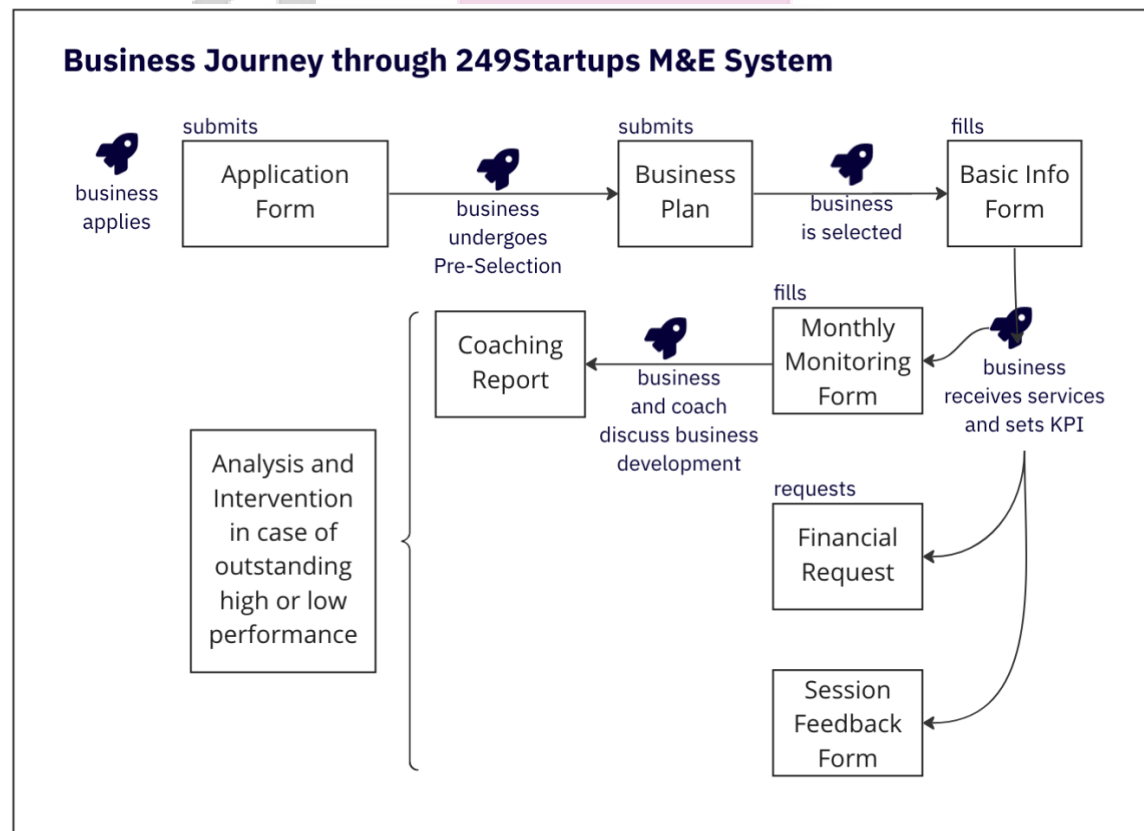


Figure 21 : Business journey through the internal &E system

Through our M&E tool we track of the profile of the businesses 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. Beneficiaries' performance along the training cycle

Example of a M&E Form: <https://airtable.com/shrLYm11oh4pIVUTF> and a business monitoring analysis:

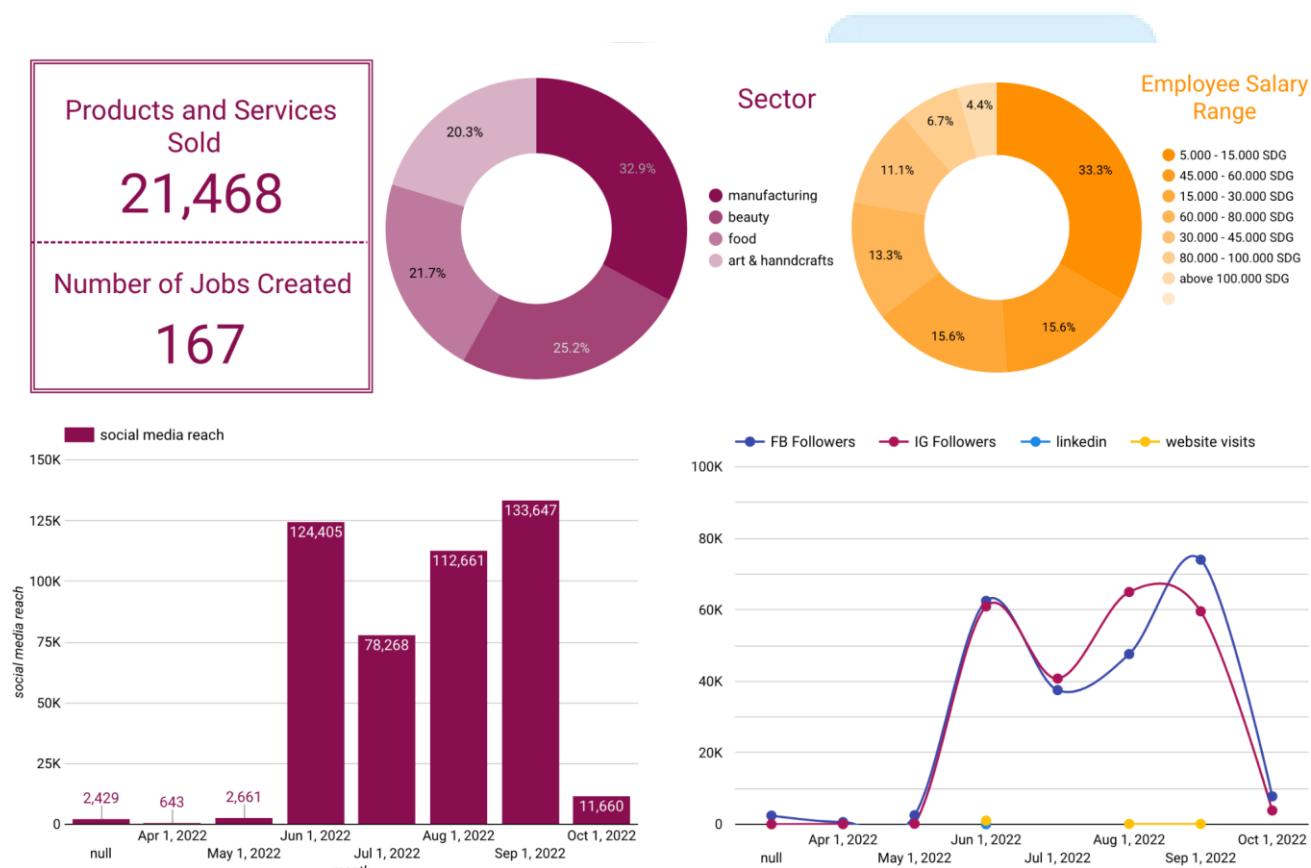


Figure 22 : Internal M&E dashboard and analytics

• **Project Team and Their Roles:**

The selected project team consists of a highly experienced group of individuals with a deep understanding of Sudan's unique landscape. They have a wealth of expertise gathered from working with diverse institutions such as: banks, leading private sector corporates, government agencies, INGOs, and managing various projects and funds. Their extensive background includes offering financial and non-financial services to SMEs, vulnerable communities, IDP's, Refugees and productive groups. mobilizing and managing both private and public funds (grants, equity investments, and loans), and a profound knowledge of local needs and challenges. They are trusted collaborators across the public and private sectors and have played a pivotal role in establishing and operating leading incubation and acceleration programs throughout Sudan. They have empowered countless entrepreneurs and SMEs across the country.

The selected project team brings a wealth of expertise and experience to the table, making them well-equipped to execute and manage this project effectively. Their roles are diverse, covering project management, finance, field operations, business support, coaching, fund coordination, and technology management. Together, they are committed to achieving project goals and fostering economic growth and sustainable development in Sudan.

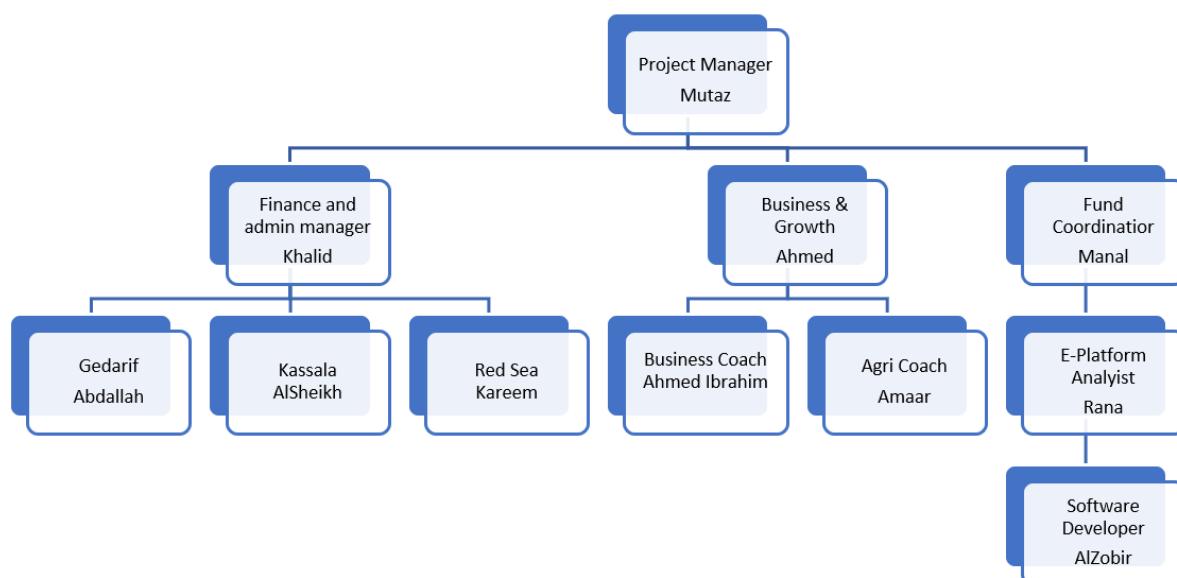


Figure 23 : Project team structure

- i. **Project Manager:** The Project Manager is responsible for overseeing and managing all project activities, ensuring they align with objectives, stay on schedule, and meet quality standards. They manage the project team, communicate with stakeholders, mitigate risks, and make informed decisions to resolve issues.

Proposed Candidate for the Role: (+13 years of experience in the field)

Mutaz Mohamednour: a dedicated and passionate entrepreneurial activist with the mission of fostering an entrepreneurial mindset within the Sudanese community. His goal is to drive social change and contribute to Sudan's entrepreneurial ecosystem. He is a visionary leader who managed through the past 13 years of his experience to spearheads the establishment of multiple projects and funds in Sudan, all aimed at nurturing entrepreneurship and empowering Sudanese business owners.

- ii. **Finance and Admin Manager:** The Finance and Admin Manager handles procurement, administration, financial management, and human resources. They allocate resources effectively, distribute them to the right locations, and support SDG-related efforts within target areas.

Proposed Candidate for the Role: (+18 years of experience in the field)

Khalid Makki is a prominent finance manager with an impressive track record of over 18 years in finance and banking. His expertise lies in managing solid banking relations, ensuring seamless banking transactions at competitive rates, and maintaining a steady availability of funds. Khalid excels in assets (collaterals) and risk management, and he plays a crucial role in treasury and risk management at 249Startups.

- iii. **Field Coordinator (Gedaref):** The Field Coordinator manages on-the-ground operations, outreach, and communication. They ensure the smooth execution of field activities and coordinate logistics and administrative tasks.

iv. Proposed Candidate for the Role: (+7 years of experience in the field)

Abdallah is a dynamic young professional who takes charge of 249Startups' program coordination activities. His responsibilities include facilitating and managing the planning, execution, and administration of various programs, ensuring their smooth and efficient operation. Abdallah is an experienced project and community development coordinator with a Postgraduate Diploma in Community Development and a bachelor's degree in Community Development.

- v. Field Coordinator (Kassala):** The Field Coordinator manages on-the-ground operations, outreach, and communication. They ensure the smooth execution of field activities and coordinate logistics and administrative tasks.

Proposed Candidate for the Role: (+9 years of experience in the field)

Elsheikh Hilal is an accomplished entrepreneur, with a proven track record of success in both business and community-building. As a professional project coordinator, he has extensive experience in managing complex initiatives and delivering results that exceed expectations. In his previous roles, he has worked closely with MSMEs and small farmers, providing them with much-needed financing and support to help them achieve their goals. As the former state coordinator for Iradaa microfinance, Elsheikh has played a key role in offering support to his local community, and he is committed to continuing to make a positive impact in the years to come.

- vi. Field Coordinator (Red Sea):** The Field Coordinator manages on-the-ground operations, outreach, and communication. They ensure the smooth execution of field activities and coordinate logistics and administrative tasks.

Proposed Candidate for the Role: (+8 years of experience in the field):

Abdelkarim Mohammedomer Homed Mohamed holds a bachelor's degree in information technology. He is a member of the Entrepreneurship Committee, which focuses on entrepreneurship and strengthening the ecosystem for entrepreneurship. He provides training and consulting services to women as part of the project for economic empowerment of women and productive cooperative societies in the states of Kassala and the Red Sea. He also contributes to the culture of cooperative societies and cooperative education through training on establishing and managing cooperative societies properly.

- vii. Business and Growth lead:** This role to oversee and provides business support services, engages with partners, mobilizes financial resources, and recruits and trains service providers to assist project beneficiaries.

Proposed Candidate for the Role: (+12 years of experience) Ahmed ElMurtada is an experienced business development professional with over 11 years of experience in business development, technology, and startups, primarily in the ITC and fintech sectors. Currently, he serves as the Managing Partner of 249Startups, where he plays a crucial role in business innovation and development. Ahmed is highly enthusiastic about utilizing technology for positive impact and possesses expertise in business growth, investment and venture funding within 249Startups.

- viii. Business Coach:** The Business Coach offers guidance and technical assistance to fund applicants to improve their business operations.

Proposed Candidate for the Role: (+8 years of experience in the field) Ahmed Ebrahim Mustafa is an experienced professional with a Master of Science in Electrical Engineering. He has expertise in various fields including business development, digital marketing, finance management, and human resources management. Currently, he serves as the General Manager of Courside and AEBRA Design. In his role, Ahmed has developed and implemented a market growth strategy and established relationships with company managers. He has also trained and supported over 260 individuals and conducted market

opportunity mapping. Ahmed is known for preparing and maintaining complete information documents for reporting and has a keen eye for detailing the status of each opportunity/lead.

- ix. **Agri-business Coach:** Specializing in agriculture-related businesses, the Agri-business Coach provides technical guidance to fund applicants in this sector.

Proposed Candidate for the Role: (+20 years of experience in the field)

Ammar Abdalla is a PhD student who holds an MSc degree in Crop Science and a BSc degree in Agricultural Science (honours). He is an executive committee member of the Agricultural Engineers Union and the State Coordinator of the Climate Risk Finance Project (CRFP)/ (Higher Council for the Environment and National Resources) (HCENR). Ammar has contributed to various projects aimed at ensuring the sustainable livelihood and resilience of small-scale farmers and pastoralists in the face of climate change. He also has experience as a consultant, having worked with the CDF organization on natural resources management in Al-Fashaga locality in 2021, as well as with the ZOA organization on food security and livelihood programs for small-scale farmers in Al-Gedarif State since July 2022.

- x. **Fund Coordinator:** The Fund Coordinator manages the fund application process, ensuring alignment with project objectives and tracking the progress of all applications.

Proposed Candidate for the Role: (+11 years of experience in the field)

Manal is an accomplished entrepreneur and an experienced fund manager with a rich background in world-class financial institutions in Qatar and Sudan. At 249Startups, she oversees and makes critical investment decisions on behalf of the organization's investment portfolio. Her role involves coordinating fund activities, conducting due diligence, reviewing applications, and closely monitoring fund utilization and implementation.

- xi. **E-platform Back stopper (Business Analyst):** Responsible for overseeing and managing the digital platform used for project activities, the E-platform Back stopper analyses data for informed decision-making and addresses technical issues.

Proposed Candidate for the Role: (+3 years of experience in the field)

Rana is an adept data analyst with a natural talent for data visualization and analysis. She brings her experience to 249Startups, where she meticulously analyses data, processes, and systems to provide invaluable insights and recommendations that enhance business decision-making and operational efficiency. Rana is a vital asset to the team's analytical capabilities.

- xii. **Software Developer:** The Software Developer designs, develops, and maintains the fund management platform. They ensure its functionality and offer technical support to users.

Proposed Candidate for the Role: (+3 years of experience in the field)

Alzibair is a seasoned senior software developer who leads the technology team at 249Startups. He is responsible for overseeing and directing the technical development, implementation, and management of the company's technology systems and platforms. Alzibair's technical expertise drives innovation within the organization.

Experts/Working Days	Phase A: Setup	Phase B: Implementation	Phase C: Implementation	Phase D: Implementation	Phase E: Phase out	Total
Project Manager	22	16	16	16	22	92
Finance and Admin Specialist	16	16	16	16	16	80
Field Coordinator 1	22	22	22	11	11	88
Field Coordinator 2	22	22	22	11	11	88

Field Coordinator 3	22	22	22	11	11	88
Business and Growth Specialist	12	12	12	12	12	48
Business Coach	5	22	22	22	11	82
Agri-business Coach	5	22	22	22	11	82
Fund Coordinator	11	11	11	11	11	55
E-platform Analyst	22	2	2	2	2	30
Software developer	22	2	2	2	0	28
Pool of Contractors	0	30	30	30	29	119
Total	180	203	203	170	151	907

- **Expertise in the Region & Similar Projects**

At 249Startups, we specialize in designing, planning, and implementing programs and activities for small and medium-sized enterprises (SMEs) across Sudan. Despite the ongoing conflicts, we have successfully managed and executed projects throughout the country, leveraging our previous offices in Khartoum and Nyala, as well as a dedicated agriculture support office in AlGedarif. To better serve our team and entrepreneurs scattered throughout Sudan, we have introduced a new model of satellite offices. This involves partnering with local organizations to establish co-working spaces or business hubs in selected states, starting with Kassala and Northern Sudan. By working directly with SMEs and farmer associations in targeted areas, either independently or in partnership with other organizations, we aim to support economic growth and development in Sudan.

In addition to our existing branches and prior experience in working in the region, we have partnered with the Bank of Khartoum, which has full coverage and different branches within the three selected and targeted states. The bank has prior experience of working with hundreds of thousands of clients in these states, offering them banking and financial services.

- **Previous similar projects:**

Project title		Orange Corners Innovation Fund			
Target Group	Country	City	Name of partners	Duration	
entrepreneurs	Sudan	Khartoum	RVO, UCB	3 years	
Detailed description of project					Type and scope of services

OCIF is a 1.4-million-euro subsidy program that aims to stimulate innovation and improve access to finance for entrepreneurs. The program prioritizes innovation and innovative aspects of businesses when selecting program participants. It supports innovative startups that address local challenges and provides investment funds for early-stage startups through capital to fund managers, offering up to €50,000 to young entrepreneurs in the Orange Corners program. This support enables them to bring their ideas to life and create products or propositions that can enter the market.

Fund Manager
Financial and non-financial services.

Project title		Rhino Acceleration Program		
Target Group	Country	City	Name of partners	Duration
entrepreneurs	Sudan	Kassala	CFYE, Sudan Next Gen	2 years
Detailed description of project				Type and scope of services
Rhino Investments is a fund programs that aims of Strengthen and reshaping the private sector in Sudan by building sustainable startups/SMEs and cultivating a culture of socially responsible investments, while encouraging youth empowerment and job creation.				Equity Fund Program

Project title		Orange Corners Incubation Program in Khartoum		
Target Group	Country	City	Name of partners	Duration
120 startups	Sudan	Khartoum	Netherlands Enterprise Agency Haggar, Bank of Khartoum, UCB	5 years
Detailed description of project				Type and scope of services

Orange Corner Khartoum is a 6-month Incubation Program including knowledge, exposure and financial components carried out in Khartoum, providing incubation services to 20-30 entrepreneurs per cohort. The objective of the incubation program is to create active, sustainable and resilient businesses in sectors and with business models that have a market in Sudan.

Technical Assistance, & business development Services (Training, Coaching, Mentorship)

Businesses Services (Networking Events, Private Sector Connections, Business

Project title		SANAD Incubation Program in Khartoum		
Target Group	Country	City	Name of partners	Duration
40 MSME	Sudan	Khartoum	UNIDO, EU	1 year
Detailed description of project			Type and scope of services	
SANAD is a 9-month Incubation Program including knowledge, exposure and financial components carried out in Khartoum, providing incubation services to 40 MSME. The objective of the incubation program is to create active, sustainable businesses in sectors and with business models that have a market in Sudan.			Knowledge Services (Training, Coaching) Exposure Services (Bazar, Private Sector Connections, Microfinance Connection) Legal Services (Full Registration of Businesses) Procurement Services (Procurement of tools & equipment for businesses)	

Project title		Engagement and Capacity Building Activities in Kassala		
Target Group	Country	City	Name of partners	Duration
200 beneficiaries	Sudan	Kassala	RVO, Embassy of Netherlands	3 years
Detailed description of project			Type and scope of services	

Individual activities to activate, engage and educate the ecosystem such as bootcamps, hackathons, workshops for female entrepreneurs, competitions and business simulation trips.	Research activities (Scoping Mission, Actors Mapping, Business Opportunity Mapping) Train of Trainers Female Empowerment Activities Entrepreneurship Training
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Project title		Concept Development in Kassala		
Target Group	Country	City	Name of partners	
entrepreneurs	Sudan	Kassala	GIZ	
Detailed description of project			Type and scope of services	
Providing consultancy service to GIZ eastern Sudan project to Develop a business and financial plan for establishing young entrepreneurs' hub Kassala 2020. Developed a pre-acceleration programs for GIZ eastern Sudan to support young entrepreneurs.			Business development services (concept writing, business model development, business and financial plan, project design)	

1.2. Local Partners

To ensure the project's smooth implementation and effective delivery, in addition to the assembled project team of key expert's local champion in each state is selected to play a pivotal role in supporting the project team, facilitating outreach to targeted beneficiaries, and addressing potential challenges proactively.

The role of the local partners includes:

- **Pipeline Sourcing and Assistance:** Identifying and sourcing potential beneficiaries, assisting them in filling out forms, and preparing the necessary documentation.
- **Due Diligence Support:** Collaborating with the project team in conducting due diligence on potential beneficiaries to ensure they meet eligibility criteria.
- **Coordination of Technical Assistance (TA):** support the coordination and the delivery of the TA services to selected beneficiaries.

It is important to note that some of the identified partners may be involved with other We-rise or EU funded projects. Therefore, it is necessary to avoid duplicating beneficiaries and any conflicts between projects or staff managing the projects. This situation is familiar to 249Startups, where we run multiple projects funded by the same donors. To address this, we follow the following steps:

To avoid duplications of beneficiaries:

- Tracking the beneficiaries can be done through a digital platform. Each applicant/beneficiary will have a unique profile that shows their current status, previous financial and non-financial support received (if any), and the reason for needing additional finance.
- The local partner organizations in each state will have access to the digital platform to review and verify the information submitted by applicants from their states. Additionally, the project team will review and verify the applicants' list with any available beneficiaries' lists offered.
- The investment committee will review the shortlisted applicants and make final decisions on their eligibility to receive funds or grants.

To ensure synergies with other We-rise projects and initiatives and avoid team conflicts:

- The agreement with each local partner will ensure that the dedicated resources involved in the project are different from those used in other projects.
- The project team will explore opportunities to collaborate and complement existing initiatives or implemented projects in order to extend support and offer any needed assistance to local actors.

Selected Local Partners

1) Ebdaa Microfinance Bank- Gedaref:

Ebdaa Microfinance Bank is wholly committed to delivering sustainable financial services to small income-generating entrepreneurs. They prioritize supporting entrepreneurs, with a special emphasis on women, and elevating the socio-economic well-being of low-income individuals through meticulously tailored financial and non-financial services. As the local partner for the project in Gedaref state, Ebdaa Bank is committing mobilizing up to 500 million SDGs for a microfinance fund to benefit the targeted beneficiaries in a blended finance model to optimize the impact.

2) Maharat Training and consultancy Center – Kassala

The Maharaat Training Center for Training and Consulting holds endorsements from the Ministry of Labor and Administrative Reform, the National Training Council, and Unified Training Management. At its core, the centre is driven by a compelling mission: the empowerment of young individuals, women, and local communities by enhancing their skillsets and capacities. By forging strategic partnerships with diverse institutions, the centre has successfully executed projects targeting vulnerable groups, small and medium-sized businesses, small producers, production associations, and cooperatives.

Maharaat Center provided crucial technical support and training to 20 cooperative associations, involving a total of 300 participants, with a specific focus on cooperative management and development. They have also imparted training to 60 entrepreneurs, extending vital technical consultations and assisting in the preparation of feasibility studies and business plans for a range of projects.

3) Port Sudan Association for Small Enterprise Development (PASED)- Red Sea

PASED envisions itself as the foremost microfinance institution in the region, aligning its credit services with industry best practices to enable the flourishing of micro and small entrepreneurs. Its mission revolves around elevating the livelihoods and resilience of the impoverished population in the Red Sea State. This is achieved by expanding access to financial and social services in a sustainable manner, always upholding the principles of best practices.

PASED effectively manages two intertwined programs: The Small Enterprises Development Programme (SEDP), a focal point for microfinance and entrepreneurship development aimed at poverty reduction, and the Learning for Empowerment against Poverty Programme (LEAP), a dedicated initiative for women's empowerment and gender mainstreaming.

In addition to its core programs, PASED has a notable track record of implementing diverse projects in collaboration with esteemed agencies and organizations, including HPP, IRC, UNDP, Oxfam, EU, USAID, and AICS. These projects predominantly target the enhancement of livelihoods and the empowerment of rural communities by fostering capacity-building and amplifying the voices of vulnerable groups.

1.3. Financial & cash transfer channels

Bank of Khartoum offers a wide range of fund transfer options and will be used as the main transfer channel for the funds. However, the project strategy aims to explore all possible means to ensure that funds reach the intended beneficiaries in the most convenient ways for them. Additionally, MTN MoMo has been identified as an additional transfer partner, providing a variety of payment solutions. MTN Sudan FinTech, a subsidiary of MTN Sudan Company, is the first mobile money financial institution in Sudan. It was established in 2021 and obtained its license from the Central Bank of Sudan.



MTN Sudan Fintech enable MTN and non-MTN customers to open virtual wallets that led them to receive and send money to anyone and anywhere, and other financial services without the need for a smartphone or internet. These financial services include sending money, receiving money, payments, airtime purchase, merchant payments, bulk disbursement, savings and remittances.

Through our agreement with MTN and for the purpose of availing a solution that will contribute not only to helping in transferring funds, but also facilitate safer and faster access through building a network of agents within different cities and localities within the targeted areas.

Figure 24 : MTN MoMo in Sudan



MoMo
from MTN

Presentation Name

MOMO – 249Startups

Section

Bulk Payment Scenarios

Bulk Payment Scenarios:

1st option:

249Startups to send the fund directly to Gaith Beneficiaries.

- Beneficiaries should be registered as MoMo customers
- Vendors should be registered as MoMo Merchants.

Steps:

- Fund will distributed to beneficiaries directly
- Beneficiaries will perform MoMo Pay trx to 249 Vendors
- 249 Vendors can make cash out trx from any MoMo agent or send it to bank.

2nd option:

249Startups to send the fund directly to 249Startups Vendors.

- Only Vendors should be registered as MoMo Merchants.

Steps:

- Fund will distributed to 249 Vendors directly
- 249 Vendors can make cash out trx from any MoMo agent or send it to bank.

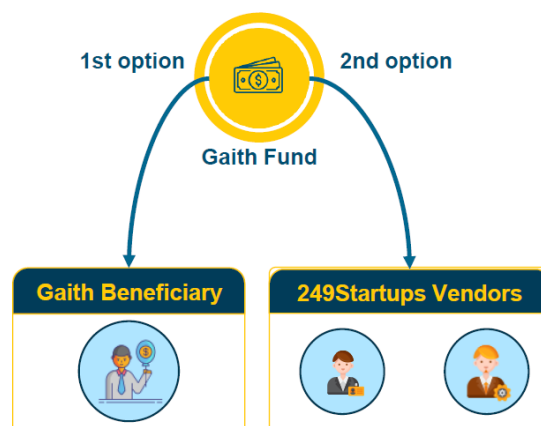


Figure 25 : MTN MoMo & 249Startups integration for money transfers

in addition to that, the project team will continuously follow market trends and evaluate existing alternatives and maintain strong connections with them.

Other alternative means include:

1. Fintech solutions such as Cashi
2. Agent networks for sending/receiving cash.
3. Mobile payments through an in-house solution or by teaming up with alternative mobile banking providers.

% Cost of fund Transfer:

(Fund allocated for Grants approx. 980.000,00 EUR)

Item	% (per transfer average of 800 beneficiaries)
Cost of funds transfer to the beneficiaries	4%

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

Consortium Members

249Startups

249Startups is a social enterprise that aims to foster entrepreneurship in Sudan. Since its establishment in April 2018, the organization has been working towards creating a dynamic entrepreneurial ecosystem in the country. To achieve this goal, 249Startups provides startups with various support programs, activities, and an enabling environment.

Role:

- ⌘ Lead the development and implementation of the fund model and all its activities, including financial planning, fundraising, and investment management.
- ⌘ Develop and manage technical assistance services, such as mentoring, coaching, and training programs.
- ⌘ Mobilize and manage project stakeholders and service providers, including investors, entrepreneurs, and other partners.

Bank of Khartoum

Bank of Khartoum is Sudan's oldest and largest Islamic financial institution, founded in 1913. With a balance sheet of USD 2 Billion, BOK Group is one of the largest banks in Sudan, with almost 3,000 employees, 150-plus branches and cash offices, and over 325 ATM/CDMs, the largest branch and ATM network in the country.

Role:

- ⌘ The bank will offer all the necessary banking services in the targeted states, including:
 - Cash resources allocation in the targeted states to support the development of startups.
 - Manage cash transfers and disbursements through bank branches and online systems (Bankak) to those who have access to Bank of Khartoum accounts.
- ⌘ Offer technical support and assistance to startups, including business planning, financial management, and marketing strategies.
- ⌘ Support the operational activities of the fund, including monitoring and evaluation, reporting, and compliance.

Role of both parties:

- ⌘ Mobilize and unlock additional public and private investors to the fund model to increase the pool of available funds.
- ⌘ Promote the fund activities to the different targeted stakeholders and beneficiaries, including entrepreneurs, investors, and policymakers.
- ⌘ Offer support to the project team to ensure the successful implementation of the fund model, including capacity building, knowledge transfer, and collaboration with other stakeholders.

TIMETABLE OF WORK

Timeline and planning

The awareness campaign of the Challenge Fund is the main pre call activity to commence Phases B, C, and D of the Fund Manager Program which will be ongoing while completing arrangements to open the Calls.

Each call in the Challenge Fund has a duration of 6 weeks, with a staggered timeline of 2 weeks between each call. This design allows for the call cycles to complete and finalize Phase E tasks and requirements and compile reporting before the close of the Fund duration.

The Pre-Call activities will be done in coordination with our on-ground team and local partners in the targeted locations (El-Gadarif, Kassala & Red sea state)

CHALLENGE FUND CALL TIMELINE									
Oct-01-2023 - Oct-20-2023									
Call for Applications	Call for Phase A: 100 beneficiaries	All Applications Received	Initial Screening	Oct-21-2023 - Dec-02-2023					
				Internal Review	Initial TA	I.C Final Selection	Fund Disbursement	Second TA	
	Call for Phase B: 300 beneficiaries			Nov-18-2023 - Dec-30-2023					
				Internal Review	Initial TA	I.C Final Selection	Fund Disbursement	Second TA	
	Call for Phase C: 400 beneficiaries			Dec-16-2023 - Jan-27-2024					
				Internal Review	Initial TA	I.C Final Selection	Fund Disbursement	Second TA	

Activity timeline

TASK NAME	TASK DETAILS	START DATE	END DATE	DURATION IN DAYS
CALL FOR APPLICATIONS	Open call-in target locations. Screen applications on a rolling basis. Initial Screening	1-Oct-23	20-Oct-23	19
CALL NO. 1		21-Oct-23	2-Dec-23	42
Internal Review	Review documents, verify ID, Scoring and define Tier Class	21-Oct-23	28-Oct-23	7
Initial TA	Readiness Program. Review Business Plan and grant match verification	28-Oct-23	7-Nov-23	10
Investment Committee / Final Selection	Assessment, scoring, and selection	7-Nov-23	15-Nov-23	8
Fund Disbursement	Payment to vendors, cash disbursement	15-Nov-23	23-Nov-23	8
Follow Up / Post Fund TA	Progress monitoring and support	24-Nov-23	2-Dec-23	8

CALL NO. 2		18-Nov-23	30-Dec-23	42
Internal Review	Review documents, verify ID, Scoring and define Tier Class	18-Nov-23	25-Nov-23	7
Initial TA	Readiness Program. Review Business Plan and grant match verification	25-Nov-23	5-Dec-23	10
Investment Committee / Final Selection	Assessment, scoring, and selection	5-Dec-23	13-Dec-23	8
Fund Disbursement	Payment to vendors, cash disbursement	13-Dec-23	21-Dec-23	8
Follow Up / Post Fund TA	Progress monitoring and support	22-Dec-23	30-Dec-23	8
CALL NO. 3		16-Dec-23	27-Jan-24	42
Internal Review	Review documents, verify ID, Scoring and define Tier Class	16-Dec-23	23-Dec-23	7
Initial TA	Readiness Program. Review Business Plan and grant match verification	23-Dec-23	2-Jan-24	10
Investment Committee / Final Selection	Assessment, scoring, and selection	2-Jan-24	10-Jan-24	8
Fund Disbursement	Payment to vendors, cash disbursement	10-Jan-24	18-Jan-24	8
Follow Up / Post Fund TA	Progress monitoring and support	18-Jan-24	27-Jan-24	9

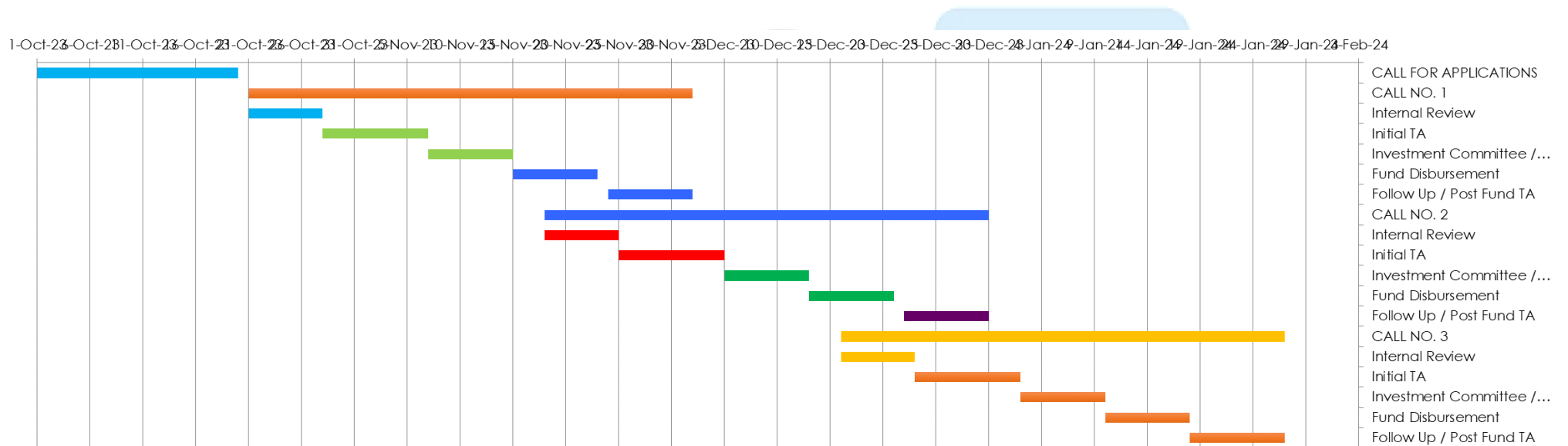


Figure 26 : Project, calls & activity timeline

Timeline with Targeted beneficiaries

TASK NAME	TASK DETAILS	START DATE	END DATE	DAYS	Targeted number of applicants beneficiaries per call receiving first stage TA: 970	Number of Applicants beneficiaries receiving financial support and second stage follow-up TA: 800
CALL FOR APPLICATIONS	Open call-in target locations. Screen applications on a rolling basis. Initial Screening	1-Oct-23	20-Oct-23	19		
CALL NO. 1		21-Oct-23	2-Dec-23	42		
Initial TA	Readiness Program. Review Business Plan and grant match verification	28-Oct-23	7-Nov-23	10	120	

Investment Committee / Final Selection	Assessment, scoring, and selection	7-Nov-23	15-Nov-23	8		100
Fund Disbursement	Payment to vendors, cash disbursement	15-Nov-23	23-Nov-23	8		
Follow Up / Post Fund TA	Progress monitoring and support	24-Nov-23	2-Dec-23	8		
CALL NO. 2		18-Nov-23	30-Dec-23	42		
Internal Review	Review documents, verify ID, Scoring and defining Tier Class	18-Nov-23	25-Nov-23	7	375	300
Initial TA	Readiness Program. Review Business Plan and grant match verification	25-Nov-23	5-Dec-23	10	375	
Investment Committee / Final Selection	Assessment, scoring, and selection	5-Dec-23	13-Dec-23	8		300
Fund Disbursement	Payment to vendors, cash disbursement	13-Dec-23	21-Dec-23	8		
Follow Up / Post Fund TA	Progress monitoring and support	22-Dec-23	30-Dec-23	8		
CALL NO. 3		16-Dec-23	27-Jan-24	42		
Internal Review	Review documents, verify ID, Scoring and define Tier Class	16-Dec-23	23-Dec-23	7	475	400
Initial TA	Readiness Program. Review Business Plan and grant match verification	23-Dec-23	2-Jan-24	10	475	
Investment Committee / Final Selection	Assessment, scoring, and selection	2-Jan-24	10-Jan-24	8		400
Fund Disbursement	Payment to vendors, cash disbursement	10-Jan-24	18-Jan-24	8		
Follow Up / Post Fund TA	Progress monitoring and support	18-Jan-24	27-Jan-24	9		
					970	800

Timeline with Milestones & Reports

No.	TASK NAME	TASK DETAILS	START DATE	END DATE	DAYS	Millstone	Deliverable
	CALL FOR APPLICATIONS	Open call-in target locations. Screen applications on a rolling basis. Initial Screening	1-Oct-23	20-Oct-23	19	Call for applicants launched	
	CALL NO. 1		21-Oct-23	2-Dec-23	42		
	Inception Report					Applications have been received	List of applicants, fund process and inception report
	Internal Review	Review documents, verify ID, Scoring and defining Tier Class	21-Oct-23	28-Oct-23	7	1st initial screening has been conducted	List of participants
	Initial TA	Readiness Program. Review Business Plan and grant match verification	28-Oct-23	7-Nov-23	10	conducting the initial TA sessions	120
	Investment Committee / Final Selection	Assessment, scoring, and selection	7-Nov-23	15-Nov-23	8	Beneficiaries have been selected	List of selected Beneficiaries that will receive financial services & post selection TA
	Fund Disbursement	Payment to vendors, cash disbursement	15-Nov-23	23-Nov-23	8	fund disbursements	list of beneficiaries received funds
	Follow Up / Post Fund TA	Progress monitoring and support	24-Nov-23	2-Dec-23	8	conducting TA sessions	List of beneficiaries receiving
	CALL NO. 2		18-Nov-23	30-Dec-23	42		
	Internal Review	Review documents, verify ID, Scoring and define Tier Class	18-Nov-23	25-Nov-23	7	1st initial screening has been conducted	List of participants
	Initial TA	Readiness Program. Review Business Plan and grant match verification	25-Nov-23	5-Dec-23	10	conducting the initial TA sessions	120
	Investment Committee / Final Selection	Assessment, scoring, and selection	5-Dec-23	13-Dec-23	8	Beneficiaries have been selected	List of selected Beneficiaries that will receive financial services & post selection TA
	Fund Disbursement	Payment to vendors, cash disbursement	13-Dec-23	21-Dec-23	8	fund disbursement	list of beneficiaries received funds

	Follow Up / Post Fund TA	Progress monitoring and support	22-Dec-23	30-Dec-23	8	conducting TA sessions	List of beneficiaries receiving
	CALL NO. 3		16-Dec-23	27-Jan-24	42		
	Internal Review	Review documents, verify ID, Scoring and define Tier Class	16-Dec-23	23-Dec-23	7	1st initial screening has been conducted	List of participants
	Initial TA	Readiness Program. Review Business Plan and grant match verification	23-Dec-23	2-Jan-24	10	conducting the initial TA sessions	120
	Investment Committee / Final Selection	Assessment, scoring, and selection	2-Jan-24	10-Jan-24	8	Beneficiaries have been selected	List of selected Beneficiaries that will receive financial services & post selection TA
	Fund Disbursement	Payment to vendors, cash disbursement	10-Jan-24	18-Jan-24	8	fund disbursement	list of beneficiaries received funds
	Follow Up / Post Fund TA	Progress monitoring and support	18-Jan-24	27-Jan-24	9	conducting TA sessions	List of beneficiaries receiving TA/Fund
	Final Report		27-Jan-24	28-Feb-2024		Project finished	Final report

ANNEX

Annex 1. Pool of Experts Sample

POOL OF EXPERTS SAMPLE			
No.	Name	Position	Resume
1	Ahmed Hamed Saeed	General Director + Administrative Development and Entrepreneurship Trainer	Master of Business Administration - Director of Youth Administration in Youth and Sports, Kassala State. 18 years of experience in the field of training and development of youth and adolescents, during which he rose to the position of Director General of the Ministry of Youth and Sports, Kassala State, in addition to coordinator of youth development projects with (UNICEF+UNFPA+UNIDO) Director General of the Skills Center Al-Najah is an internally and externally certified trainer and a management development consultant for a number of organizations and institutions.
2	Dr. Aliyan Ali Rahma Aliyan	Administrative Development Trainer - Specializing in Entrepreneurship	Doctorate in Business Administration. He has been a university professor at the University of Kassala since 2002 until now. Member of multiple academic committees and has various scientific and academic publications. Dean of the Faculty of Economics at the University for two years. He worked as a trainer with many entities, including the East Reconstruction Fund, Plan Sudan, the Kassala Zakat Authority, the Humanitarian Aid Commission, and the African Bank in the Youth Empowerment and Entrepreneurship Project. He is a consultant to UNIDO in the field of developing entrepreneurship projects, 20 years of experience.
3	Dr.Taghreed Youssef	Entrepreneurship trainer specializing in accounting	Doctorate in Accounting, Auditor at the Ministry of Finance, 17 years, cooperating professor with Kassala Technical College, cooperating professor at the Open University of Sudan, member of the Board of Directors of the Success Skills Center, member of the Executive Committee of the Youth and Sports Activities Fund in Youth and Sports, Kassala, preparation of multiple scientific papers, member of youth employment committees in Youth and Sports, Kassala. Certified trainer with several training centres with 15 years of experience in financial accounting.
4	Dr. Adil Idris Mohammed	Management development and entrepreneurship trainer	Professor of Economics at the University of Kassala, Faculty of Economics and Administrative Sciences. Former Head of the Economics Department. Director of the University of Kassala Consulting and Training Unit. Director of the Entrepreneurship Project at the University of Kassala for the period from 2019 to September 2022. Director of the online training project in cooperation with the Sword Organization and universities in East Africa. Director of the Healthy Girl Project in cooperation with UNICEF for the year 2022. Trainer and consultant in entrepreneurship TOT in entrepreneurship and a certified Human Resources trainer with the Ministry of Capacity Building Center Finance Kassala. Advisor to the Hassam Mekki Center for Vocational Training. Specialized in preparing economic feasibility studies for small and large projects. Member of the Egyptian Economic Forum for Research EFR. Member of the African Economic Forum for Research AERC. Member of the Promotional Organization For research in the eastern states – AURSS. Financial inspector at the Ministry of Finance and the Tax Office for the period from 2006 to 2013. 16 years of experience in the government sector and higher education. Specialized in agricultural commodity exchanges.
5	Dr. Zaher Al-Sayyid Mohamed	Entrepreneurial management and development coach	Doctorate in Business Administration. He works as a professor at the University of Kassala, Faculty of Economics. He has many scientific and academic publications. He has worked in many organizations and participated in a number of committees. He is a trainer with several entities, including UNIDO, Plan Sudan, UNICEF, the United Nations

	Ahmed Al-Karsani		Development Fund, Ockenden International, and (JICA). He also presented many courses for government institutions. It has a consulting and training centre called Al-Karsani Consulting
6	Abdulaziz Ahmed Al-Khader Abdul-Razzaq	Entrepreneurship and small business trainer	Entrepreneurship and small projects trainer, Bachelor of Economics - Al-Nileen University. He currently works as Deputy Director of the Kassala Microfinance Foundation. He has been working in the field of microfinance for a period of 16 years. He is a certified trainer in several training centres, specializing in the field of feasibility studies and bank financing. A trainer with the UNIDO Entrepreneurship Committee.
7	Abdul Karim Muhammad Omar	Deputy Director + Director of Training Department	Bachelor of Information Technology. I work in the private sector. More than 7 years of training experience. Trainer in the Young Leadership Program (YIP) with the United Nations Development Program (UNDP) - Strategic planning trainer with the Strategic Mind Center - Khartoum. Founding member of the ONE YOUNG (KASSALA) initiative, which is interested in spreading the culture of entrepreneurship in Kassala - a certified trainer in entrepreneurship (UNIDO) Director of the UNDP Cooperatives Project - Kassala State - United Nations Development Programme. Advisor to the Women's Economic Empowerment Project - Jasmar Organization for Human Security.
8	Abdul Majeed Muhammad Mahmoud	Director of Awareness Department +Coach	Master of Business Administration. An employee at the Ministry of Education. Rapporteur of the Youth Employment Committee in Kassala State. A certified human development trainer at several training centres. An entrepreneurship trainer certified by the African Bank. A certified trainer from the European Union in the field of human rights and civil defence. A certified trainer from UNIDO in the field leading businesses.
9	Maryam Ahmed Hamad Muhammad	Trainer Consulting Department Manager And an English language teacher	Bachelor's degree in English Language - University of Kassala, Director of the Consultation Department at the Success Skills Center. English language trainer and teacher. Certified trainer from the Gang Training Center for Trainers. 5 years of experience in entrepreneurship. Former Director of the Al-Taka Clothing Design Atelier, and owner of the Prestige Family Needs Atelier.

Annex 2. Application Forms - Samples

Application Forms - SAMPLE	
Basic Information	
Applicant's Full name	
Age	
Gender	
Phone Number	
National ID No.	
Date of Birth	
Profession / IGA	
Are you part of an agricultural or industrial association?	
What association or sector?	
Are you a farmer owning or operating less than 5 feddans of land?	
Are you a farmer owning or operating more than 5 feddans of land?	
Are you a business operating for more than 1 year?	
Do you have a business project that would generate income?	
Project Details	
What sector is your business project?	
What is your business need?	
What stage is your business/project?	
How much does your business project cost?	
How much are you going to invest in your project?	
Is your investment Cash or Asset?	
Basic Banking Information	
Do you have a bank account? If Yes, list where?	
Do you have a mobile banking application? If Yes, list which	
Do you use mobile money transfers? If Yes, which?	
What is your mobile network carrier? List	
Previous Financing and Banking History	
Project - نشاط	
Bank Name - For previous Finance received	
Type of Finance	
Total Finance Amount	
Current Finance Status	

CASE STUDY FORM - SAMPLE
Name
Age
Gender
Educational Level
Social Status
Source of Income
Do you have a savings account?
If Yes, Which Bank? Balance?
Description of Home
Type of residence
Foundation of Home
Number of Rooms, Washrooms, living areas,
Owned assets - how many
Car, motorcycle, bicycle, cart, refrigerator, Television, Receiver, Washing Machine other
Services
Water, Electricity, Sanitation, Other
Additional Information

INDIVIDUAL FINANCE REQUEST FORM - SAMPLE	
Customer Information	
Applicant Full Name	
Age	
Gender	
National ID No.	
Proof of Identification	
Date of Birth	
Place of Birth	
Education Level	
Profession	
Social Status	
Spouse Name	
No. of Dependents	
Spouse Proof of Identification	
Applicant Phone Numbers	
Applicant Place of Work	
Applicant Address	
Name of Activity	
Project Information	
Name of Project	
Type of Project	
Purpose for finance for this project?	
Location of Project Activities	
Description of Project	
Product	
Is this a new Project? Or continuation of an existing project?	
Name of Project Supervisor	
No. of People Working on this Project?	
Project Capital	
Project Start Date	
Type of License	
License No. and Date	
Documents to be Provided	
Proof of Residence	
Commercial License	
Research Certificate	
Rent Contract	
Proof of Nationality	
ID Card	
Photograph	
Certificate of Practice	

Project Feasibility Study - SAMPLE	
Applicant Income Sources	
Applicant Expenses	
Location of Project Implementation	
Surplus Income	
Project Input	
Project Sales to Customers	
Project Revenue	
Project Expenses	
Other Expenses	
Project Surplus	
Monthly Net Income = Monthly Income Surplus - Monthly Project Surplus Income - Monthly Finance Installment	
Loan Cycle	
Total Cost of Materials in SDG	
Total Finance Amount	
Source of Purchase	
Repayment Period in Months	
Installment Amount	
Profit Percentage	
Finance Contract Type	
Type of Collateral	
Collateral Provider	
New or Renewed Finance	
Previous Finance Amount	
Previous Finance Tenor	
No. of Installments	
FEASIBILITY STUDY - SAMPLE	
Financial Information	
<i>Establishment Costs</i>	
Health Card, Fees, Other	
<i>Fixed Costs</i>	
Rent, Wages, Water, Other	
<i>Variable Costs</i>	
Maintenance, Electricity, Fuel, Personal Expenses, Other	
Operating Costs	
No., Item, Quantity, Purchase Cost, Total	
Revenue	
No., Item, Quantity, Sales Price, Total	
Net Returns = Revenue - (Establishment Costs + Fixed Costs + Variable Costs + Operating Costs)	
Cash Flow Statement	
Applicant Full Name	
Place of Residence	
Total Monthly Income in SDG	
<i>Monthly Expenses</i>	
Living, Education, Health, Social, Transportation, Services, Personal	
Net Income = Total Income - Total Expenses	

Annex 3. Preliminary DD Checklist - Sample

PRELIMINARY APPLICATION BRIEF DD CHECKLIST - SAMPLE			
To be verified by Field Coordinator through copies of supporting documents and/or sight visits.			
Checklist			
Do you have? هل لديك؟			
No.	Item		نعم / لا Y/N
1	Registered as Company or Business Name	مسجل كشركة أو اسم عمل تجارى	
2	Headed Paper and Stamp	ورق مروس و ختم	
3	Chequebook	دفتر شيكات	
4	Bank Statement (6 months minimum) stamped by the bank	كشف حساب مصرفي (6 أشهر) مختوم من البنك	
5	Cash Flow (previous 6 months)	قائمة تدفق مالي (لفترة ال 6 شهور السابقة)	
6	Cash Projection (upcoming 6 months)	قائمة تدفق مالي متوقع (لفترة ال 6 شهور القادمة)	
7	Income Statement (6 months)	قائمة دخل (لمدة 6 شهور)	
8	Balance sheet	قائمة الموقف المالي	
9	Guarantor	ضامن	
10	Collateral	ضمانات	
11	Proof of Residence - Municipality or other?	إثبات سكن أو إقامة - بلدية أو غيرها؟	
12	Proof of Registration of Association - Municipality or other?	إثبات أو تسجيل الجمعية - البلدية أو غيرها؟	
13	Proof of Business Operations	إثبات العمليات التجارية	
14	Mobile Banking Application or Mobile Money?	تطبيق الخدمات المصرفية أو الخدمات المالية عبر الهاتف المحمول؟	
Business Information - معلومات العمل			
Please provide the following. الرجاء مدنا بالآتي			
No.	Item		
1	Business Profile / Pitch	عرض العمل التقديمي	
2	Business Plan	خطة عمل	
3	Sales Projection and Prices (Planned and Actual) by Month	قائمة مبيعات و اسعار - متوقعة و حقيقية - بالشهر	
4	Costs - Fixed Costs and Variable Costs Per Month	التكاليف - الثابتة والمتغيرة الشهرية	
5	Investment request with amount and fund utilization	طلب تقديم لإستثمار قصير الأجل بالمبلغ المطلوب و العائد المتوقع و الفترة الزمنية و كيفية السداد	
	Expected Returns? Duration of finance? and repayment schedule?		

Annex 4: Templates of Tools

SWOT Analysis Template

Strengths	Weaknesses	Opportunities	Threats

PESTLE Analysis Template

Political	Economic	Social	Technological	Legal	Environmental

Business Case Template

Section	Description
Executive Summary	Brief overview of the problem, proposed solution, and expected outcomes.
Problem Statement	Detailed description of the problem or opportunity. Supporting data and evidence.
Solution Options	Option 1: Description, pros, cons, and cost. Option 2: Description, pros, cons, and cost. Option 3: Description, pros, cons, and cost.
Recommended Solution	Chosen solution with justification.
Financial Projections	Initial costs, ongoing costs, and expected ROI.

Risk Assessment	Potential risks and mitigation strategies.
Stakeholder Analysis	Key stakeholders and their interests.
Implementation Timeline	Milestones and deadlines.

Business Plan Template

Section	Description
Executive Summary	Brief overview of the business, mission, and vision.
Business Description	Detailed description of the business, including its legal structure, the market needs it will meet, and how it will meet those needs.
Market Analysis	Description of the target market. Market trends, market needs, and market growth.
Organisational Structure	Organisational chart. Roles and responsibilities.
Marketing Plan	Marketing objectives. Marketing strategies. Marketing tactics.
Financial Projections	Sales forecast. Cash flow statement. Balance sheet.
Risk Assessment	Potential risks and mitigation strategies.
Appendices	Any additional material like charts, images, or other relevant information.

Business Case Financial Projections Template

Item	Description	Amount
Initial Costs	Description of initial costs involved.	\$XXXX
Ongoing Costs	Description of recurring costs.	\$XXXX
Expected ROI	Expected Return on Investment.	\$XXXX

Business Plan Financial Projections Template

Item	Description	Amount
Sales Forecast	Monthly and yearly sales forecast.	\$XXXX
Cash Flow Statement	Monthly cash flow projections.	\$XXXX
Balance Sheet	Assets, liabilities, and equity.	\$XXXX

Finance documents - Sample of Forms



Payment voucher

Date: Amount:

Payment to.....
An amount of.....
Purpose
Project Name
Budget

Term of Payments:

Cash: ☐
Bank Transfer #:

Approved by: Receiver:
Signature: Signature:



Date: 02 April 2023 Ref: 249/OUT/FD/23-xx

The MANAGER
BANK OF KHARTOUM
DEAR SIR,

Subject: Transfer

With reference to above subject, you are kindly requested to transfer amount of SDGxxxxxxxx from our SDG account xxxxxxx to the below beneficiary:

Name	Account number	Branch	Amount

Thank you for your support and coordination.

Best Regards,

Mutaz MohamedNour Hassan
Managing Director

Annex 5: MOU with PASED:



Memorandum of Understanding

Memorandum

This memorandum of understanding is made and entered into on this 12 day of September, 2023 by and between:

Startups for Advanced Business Co. LTD (249Startups) a private limited liability company, incorporated and governed by the laws of Sudan, with registered office at Khartoum, registered at the Chamber of Commerce under number C.53826, here in represented by Mr. Mutaz Mohamednour, in the quality of the Managing Director and with sufficient powers to validly enter into this agreement, here in after referred to as the "first Party).

And

The Port Sudan Association for Small Enterprise Development (PASED), incorporated and governed by the laws of Sudan, with registered office at Red Sea state, registered at HAC With registration number 109/2022, here in represented by Mr. Salah Ali Elawad in the quality of the Executive Director and with sufficient powers to validly enter into this agreement, here in after referred to as the "Second Party).

AND WHEREAS the first and second party agree desire to enter into an agreement in which they together work on the aims and objectives relating to establishing a blended financial and non-financial support model to improve the access of vulnerable women, youth, and internally displaced persons (IDPs) to inclusive and resilient financial and non-financial support.

NOW THEREFORE IN CONSIDERATION OF THE PREMISES AND MUTUAL COVENANTS HEREIN CONTAINED, THE PARTIES HERETO AGREE AS FOLLOWS:

1. Purpose
2. Roles and responsibilities

2.1 249startups:

- 2.1.1 Establish the Fund model in collaboration with other stakeholders and partners
- 2.1.2 Set a management structure guaranteeing all the different requirements fulfill the need of the business.
- 2.1.3 Establish and provide the access to the needed non-financial and financial support packages
- 2.1.4 Promote the fund model and recruit potential partners and donors to secure the needed public and private funds



- 2.1.5 Create the needed partnerships with other stakeholders and private sector entities to expand operations and services.

2.2 The Port Sudan Association for Small Enterprise Development (PASED):

- 2.2.1 Provide technical support in the design of the fund model and structure
- 2.2.2 Identifying and sourcing potential beneficiaries, assisting them in filling out forms, and preparing the necessary documentation.
- 2.2.3 Provide operational support in the recruitment, due diligence screening of the targeted customers
- 2.2.4 Support the implementation and host as possible the fund activities and operations.
- 2.2.5 facilitate in professional networking opportunities with other stakeholders
- 2.2.6 Support the project team in conducting due diligence on potential beneficiaries to ensure they meet eligibility criteria.
- 2.2.7 Support the coordination and the delivery of the TA services to selected beneficiaries.

- 3 **Dispute resolution** The parties to this MOU agree that if any dispute arises about any aspect of the agreement, including but not limited to any matters, disputes or claims, the parties shall resolve their differences through arbitration or mediation.

- 4 **Governing law** This MOU shall be construed in accordance with the laws of the Republic of Sudan.

- 5 **Amendment.** This MOU may be amended by mutual agreement of the parties with the written modification signed by both parties.

- 6 **Severability** In the event any provision or part of this agreement is found to be invalid or unenforceable, only that particular provision or so found, and not the entire agreement, will be inoperative.

- 7 **Execution** This agreement is effective as of the date 05/09/2023 and will continue for a period of one year IN WITNESS WHEREOF, the undersigned have executed this Agreement and is effective as of the date written above.

Startups For Advanced business

249Startups

Signature

Name: Mutaz Mohamednour Hassan

Title: Managing Director



Port Sudan Association for Small Enterprise Development

(PASED)

Signature:

Name: Salah Ali Elawad

Title: Executive Director



Annex 6: MOU with Maharat Training Centre:



Memorandum of Understanding

Memorandum

This memorandum of understanding is made and entered into on this 12 day of September, 2023 by and between:

Startups for Advanced Business Co. LTD a private limited liability company, incorporated and governed by the laws of Sudan, with registered office at Khartoum, registered at the Chamber of Commerce under number C.53826, here in represented by Mr. Mutaz Mohamednour, in the quality of the Managing Director and with sufficient powers to validly enter into this agreement, here in after referred to as the "first Party).

And

SUCCESS SKILLS CENTER FOR TRAINING AND CONSULTING incorporated and governed by the laws of Sudan, with registered office at Kassala, registered at **20/12/2020** With registration number **4710** here in represented by **Ahmed hamed saeed** in the quality of the **General Manager** . and with sufficient powers to validly enter into this agreement, here in after referred to as the "Second Party).

AND WHEREAS the first and second party agree desire to enter into an agreement in which they together work on the aims and objectives relating to establishing a blended financial and non-financial support model to improve the access of vulnerable women, youth, and internally displaced persons (IDPs) to inclusive and resilient financial and non-financial support.

NOW THEREFORE IN CONSIDERATION OF THE PREMISES AND MUTUAL COVENANTS HEREIN CONTAINED, THE PARTIES HERETO AGREE AS FOLLOWS:

1. Purpose

2. Roles and responsibilities

2.1 249startups:

- 2.1.1 Establish the Fund model in collaboration with other stakeholders and partners
- 2.1.2 Set a management structure guaranteeing all the different requirements fulfill the need of the business.
- 2.1.3 Establish and provide the access to the needed non-financial and financial support packages
- 2.1.4 Promote the fund model and recruit potential partners and donors to secure the needed public and private funds



- 2.1.5 Create the needed partnerships with other stakeholders and private sector entities to expand operations and services.

2.2 Maharat Center For Training and consulting:

- 2.2.1 Provide technical support in the design of the fund model and structure
- 2.2.2 Identifying and sourcing potential beneficiaries, assisting them in filling out forms, and preparing the necessary documentation.
- 2.2.3 Provide operational support in the recruitment, due diligence screening of the targeted customers
- 2.2.4 Support the implementation and host as possible the fund activities and operations.
- 2.2.5 facilitate in professional networking opportunities with other stakeholders
- 2.2.6 Support the project team in conducting due diligence on potential beneficiaries to ensure they meet eligibility criteria.
- 2.2.7 Support the coordination and the delivery of the TA services to selected beneficiaries.
- 3 **Dispute resolution** The parties to this MOU agree that if any dispute arises about any aspect of the agreement, including but not limited to any matters, disputes or claims, the parties shall resolve their differences through arbitration or mediation.
- 4 **Governing law** This MOU shall be construed in accordance with the laws of the Republic of Sudan.
- 5 **Amendment.** This MOU may be amended by mutual agreement of the parties with the written modification signed by both parties.
- 6 **Severability** In the event any provision or part of this agreement is found to be invalid or unenforceable, only that particular provision or so found, and not the entire agreement, will be inoperative.
- 7 **Execution** This agreement is effective as of the date **05/09/2023** and will continue for a period of one year **IN WITNESS WHEREOF**, the undersigned have executed this Agreement and is effective as of the date written above.

Startups For Advanced business

Signature

Name: Mutaz Mohamednour Hassan

Title: Managing Director

Maharat Center For Training and consulting)

Signature

Name: Ahmed hamed saeed

Title: General Manager

Annex 7: Letter of Intent from Africa Renaissance Partners

 **African Renaissance Partners**
Horn of Africa Fund I
Washington – Addis Ababa – Khartoum

14 September 2023

249 Startups
Dubai International Finance Center
Dubai, United Arab Emirates

Dear Ahmed, Mutas and 249 Team,

Expression of Support and Interest: Gaith Fund

I understand 249 Startups is developing a fund concept focusing on Sudan. We commend you for undertaking this initiative at a critical time for Sudan.

I'm writing to express interest in engagement with the Gaith Fund, including potential co-investments or investment into the Fund, subject to our standard due diligence process and review of formal offering documents. African Renaissance Partners backs tech-enabled seed- and pre-seed ventures in East Africa and the Horn. We seek high-integrity founders who leverage digital solutions to challenges Africans face daily, such as access to finance, climate, mobility, agricultural productivity, and access to health and education and have the potential to scale regionally. While our investments are typically \$100-250K in equity or convertible notes, we can invest above or below that level for exceptional opportunities that meet the above criteria.

Backing startups during difficult times will allow them to retain jobs and accelerate the recovery from the devastating conflict. We believe innovators, entrepreneurs, and digital solutions will be essential to Sudan's recovery, and we look forward to contributing significantly to the effort.

Best regards,


Magdi M. Amin
Managing Partner
African Renaissance Partners

www.African-Renaissance.com

Magdi@African-Renaissance.com

+1-202-299-4402

Annex 8: Letter of Intent from NUBLAND



September 15, 2023

Subject: Letter of Intent – Sudan.

Dear 249Startups,

We, Nubland Energy Solutions Co Ltd. we hereby express our intention to contribute and support the establishment a blended finance model targeting Renewable Energy for Smallholder farmers in Sudan.

We understand that you intend to achieve this through the establishment of a fund model that could attract both public and private investments and offer both financial and non-financial services. The project also aims to indirectly contribute to an increased production capacity, economic growth, and enhanced resilience against climate change impacts.

We believe that this model is an excellent opportunity to achieve these goals by providing access to necessary financial services and reducing costs and risks. Our contribution will help to further achieve these goals and provide meaningful support to the targeted beneficiaries.

Therefore, we hereby, intend to offer our commitment to providing tier-1 renewable energy technology for an equivalent of two (2) million US Dollars. In addition, we are committed to providing 1.5 million US Dollars in Engineering services, including design, installation, and after-sales services to the beneficiaries of the technologies.

Our commitment shall be available through a dedicated program **"Agriculture at Scale – Renewable Energy Program"**. The program is specifically designed to lead a paradigm shift in the renewable energy sector in Sudan, with a focus on East-Sudan as a first pilot. Further, we believe that the program is in-line with the thematic area of Climate Finance in Developing Countries.

As a first-of-its-kind structure for Renewable Energy in Sudan, the program is designed to bring about the much-needed tailored funding support to the agriculture sector, with a specific focus on the energy generation needs of the off-grid rural areas across Sudan.

The proposed program is part of the Nubland Energy Framework. The Framework was established to address the challenges in accessing clean energy in the Eastern Africa Sahel region, namely the origination of bankable projects, local financing, access to private funds, and the widespread adoption of clean energy. It serves smallholder farmers, agriculture cooperatives, and medium-large scale agriculture projects across various states that lack access to clean energy and grid connection.

With the overall aim of building resilience and economic development, and in line with the national priorities of the targeted East African countries, the Framework achieves its objectives by bringing together:

- Utility-scale solar generation capacity.
- State-of-the-art storage and PV technologies.
- Decentralized energy solutions across sectors.
- Bankable structures and innovative business models.

Khartoum International Exhibitions Center Street, 7/3A Burri, Khartoum – Sudan

Website: Nubland.energy
Email: info@nubland.energy

Recognizing the devastating impact of the war on food security and the broader economy, the program aims to strengthen Sudan's agriculture sector as a catalyst for recovery. The program particularly aims to provide smallholder farmers with access to renewable energy solutions and supporting them in transitioning away from diesel dependency. By addressing the energy needs within the agriculture value chain, the program will improve productivity and resilience, making smallholder farmers more resilient in the face of conflict-driven challenges.

Having completed a proof of concept by providing PV solutions across rural areas in Sudan, we also believe that the program achieves both mitigation impacts and adaptation co-benefits.

We remain at your disposal should you need further information. Kindly accept our highest regards.

Yours sincerely,

Mohamed Osman
Co-Founder & Board Member

CURRICULUM VITAE NAME

1. **Proposed Role in the Project:** Field Coordinator
2. **Family Name:** Mohamed Alhassan
3. **First Names:** Abdalla
4. **Date of birth:** 22/12/1993
5. **Nationality:** Sudanese
6. **Civil status:** Single
7. **Education:**

INSTITUTION	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	DEGREE(S) OR DIPLOMA(S) OBTAINED
AL NEELAIN UNIVERSITY	12/3/2017	23/5/2018	POSTGRADUATE DIPLOMA IN COMMUNITY DEVELOPMENT
SHENDI UNIVERSITY	23/10/2010	7/5/2014	BACHELOR'S OF COMMUNITY DEVELOPMENT

8. **Languages: scale of A1 to C2 (C2=proficient/excellent; A1= beginner/basic)**

LANGUAGE	READ	SPEAK	WRITE
Arabic	C2	C2	C2
English	C2	C1	C1

9. **Professional memberships:**
10. **Other skills:** Design, reporting, facilitating.
11. **Present position:** Project Coordinator
12. **Years within the firm:** 9 Months
13. **Key qualifications (relevant to the project):**
14. **Specific experience in the region:**

COUNTRY	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY
Sudan	8/5/2015	15/09/2023

15. Professional experience:

DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
1/6/2019	30/11/2021		Nyala	<u>Sudanese Development Initiative (SUDIA)</u> <ul style="list-style-type: none"> - Adam Mukthar, 0918300883 - Abubakr Asim, 0912370586 - Nahed Alhaj, 0923112231 	Community Communication System Operator	<ul style="list-style-type: none"> ○ Supervised village gathering meetings. ○ Organized and participated in projects' meetings internally and externally. ○ Led on creating discussion and creative dialogue in the region around the issues received in the system with relevant stakeholders. ○ Developed detailed activities work plans along with implementation strategies. ○ Conducted jointly with MEAL team all assessments concerning the project.
26/11/2018	29/5/2019		Khartoum	<u>Sudanese Development Initiative (SUDIA)</u> <ul style="list-style-type: none"> - Asma Mohamed, 0914962978 - Rayan Nimir, 0912568773 - Hla Alkhair, 0966000708 	Community Communication System Intern	<ul style="list-style-type: none"> ○ Mapped all reports using Google Stratomap. ○ Contacted trusted sources in the field in order to verify reports and collect further information. ○ Checked Correspondents are reporting via SMS, transferring money to active ones, and producing bi-weekly performance reports on the number of messages received from correspondents. ○ Designed, produced, and distributed CCS infographics using Ai CC. ○ Assisted and participated in project events (meetings/workshops/trainings)
9/5/2015	25/7/2017		Khartoum	<u>Badr Altmam</u> <ul style="list-style-type: none"> - Abdalla Hakeem, 0918156644 - Omran Ibrahim, 0918136366 - Babiker Hashim, 0918093896 	Community Development Specialist Assistant	<ul style="list-style-type: none"> ○ Participated in and assisted with special events and coordinated event-day logistics. ○ Supervised and trained volunteers and students engaged in support activities, as appropriate. ○ Ensured that hard copies of data collected is kept at project sites. ○ Compiled data from surveys using relevant and appropriate computer packages.

STATEMENT OF EXCLUSIVITY AND AVAILABILITY¹
CIG Z8F3C2B5DF

I, the undersigned, hereby declare that I agree to participate exclusively with **the tenderer Startups for Advanced business** in the above-mentioned service tender procedure. This includes that I will not be proposed as a replacement expert in this tender procedure. I declare that I am able and willing to work for the period(s) set for the position for which my CV has been included if this tender is successful, namely:


From	To	Availability
01.10.2023	28.02.2024	full time

I confirm that I do not have a confirmed engagement² as key expert in another EU/EDF-funded project, or any other professional activity, incompatible in terms of capacity and timing with the above engagements.

By making this declaration, I understand that I am not allowed to offer my services as an expert to any other tenderer participating in this tender procedure. I am fully aware that if I do so, I will be excluded from this tender procedure, the tenders will be rejected, and I may also be subject to exclusion from other tender procedures and contracts funded by the EU/EDF.

I also declare that I am not in a situation of conflict of interest or unavailability, that I am not in the list of EU restrictive measures (www.sanctionsmap.eu) and commit to inform the tenderer(s) of any change in my situation.

I acknowledge that I have no contractual relations with the contracting authority and in case of dispute concerning my contract with the contractor I shall address myself to the latter and/or to the competent jurisdictions.

Name	Abdalla MohamedAlhassan Abdalla Hassan
Signature	
Date	9/11/2023

¹To be completed by all key experts.

² The engagement of an expert is confirmed if the expert is committed to work as a key expert under a signed contract financed by the EU general budget or the EDF or if he/she is a key expert in a tender that has received a notification of award. The date of confirmation of the engagement in the latter case is that of the notification of award to the contractor.



10/164468

REPUBLIC OF SUDAN

SHENDI UNIVERSITY

Secretariat For Academic Affairs



Sh UC 0039503

CERTIFICATE

THIS IS TO CERTIFY THAT

Abdalla Mohamed Alhassan Abdalla Hassan (Sudanese)

Has passed the final Examination in the Faculty of

Community Development

After completing the prescribed curriculum and has been awarded the degree of
Bachelor of Community Development

Grade: Good.

On: the 24th day of August 2014

By the Senate of Shendi University

Abd Elnaser Mohammed Ahmed Hassan
Registrar

Dr. Alnair Mohammed Ali Alnair
Dean Faculty



Dr. Ali Babiker Osman Mohamed
Secretary for Academic Affairs

Date: 25/1/2015



SN6 : 5100700-103-72

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
جمهورية السودان

The Republic of The Sudan

جامعة النيلين

AL NEELAIN UNIVERSITY
Academic Affairs Secretariat



0236488

CERTIFICATE

This is to certify that the University Senate has awarded :

Abdalla Mohamed Alhassan Abdalla Hassan (Nationality: Sudanese)

Postgraduate Diploma in Community Development

According to meeting No. (103) By date 10 Rajab 1439 A.H.(27 Mar 2018)

upon having passed the final examination in Graduate College

Dr. Maher Ibrahim Ebed

Dr. Maher Ibrahim Ebed
Registrar

Prof. Elrsheed Ismaeil Eltahir

Prof. Elrsheed Ismaeil Eltahir
Dean

Dr. Abdelrahman Ahmed Elbadawi Mohamed
Academic Secretary

امانة الشؤون العلمية

03 July 2018

توثيق الشهادات

Issued: Mon 2 July - 2018



9001530512558

CURRICULUM VITAE NAME

- 1. Proposed Role in the project:** Field Coordinator
- 2. Family Name:** Mohammedomer Homed Mohamed
- 3. First Names:** Abdelkarim
- 4. Date of birth:** 25/4/1988
- 5. Nationality:** Sudanese
- 6. Civil status:** Single
- 7. Education:**

INSTITUTION	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	DEGREE(S) OR DIPLOMA(S) OBTAINED
Al-Neelain University	5/7/2008	15/6/2012	- Bachelor of Information Technology

8. Languages: scale of A1 to C2 (C2=proficient/excellent;A1= beginner/basic)

LANGUAGE	READ	SPEAK	WRITE
Arabic	C2	C2	C2
English	C2	C2	C2

9. Professional memberships: Member of the Entrepreneurship Clash Kassala State Committee

10. Other skills: Training Facilitation Consultations

11. Present position: Consultant and facilitator

12. Years within the firm: 5 months

13. Key qualifications (relevant to project):

- Project Management Course Workshop - Civil Society Organizations Network - Kassala
- Financial management workshop
- Entrepreneurship and strengthening the ecosystem for entrepreneurship in Kassala.
- 249Startup _ orang corner
- Participation in the Global Entrepreneurship Week - Khartoum 2019-2020
- Risk management workshop for small projects – Unido
- Training of Trainers Workshop (TOT) - UNDP
- Training of Trainers Workshop (TOT) – UNIDO
- Business counseling workshop – Unido

14. Specific experience in the region:

COUNTRY	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY
Sudan - Kassala	3/3/2015	10/8/2023

15. Professional experience:

DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
2/3/2023	10/8/2023	six months	Kassala – red sea	Jasmar Organization for Human Security Ghada Batran 0911441575	Consultant and facilitator	Providing training and consulting services to women within the project of economic empowerment of women and productive cooperative societies in the states of Kassala and the Red Sea
15/10/2019	15/10/2022	2 years	Kassala – new halfa	Undp Ali montasir 0915389442	Focal point facilitator	Bulletin of the culture of cooperative societies and cooperative education Training in establishing and managing cooperative societies properly. Cooperative identification of 17 cooperative societies in the Kassala and New Halfa localities Establishing four productive cooperative societies in Kassala locality
5/12/2020	10/8/2023	3 years	kassala	Success Skills Center for Training and Consulting Ahmed hamed 0912576395	Training Manager	Training manager and consulting provider for entrepreneurs
4/4/2018	4/8/2018	4 months	kassala	Kassala Youth Entrepreneurship Initiative	Entrepreneurship training	Training 75 young women and men in entrepreneurship and small projects
2016	-----	----	Kassala - Khartoum	– Al Rayes Shipping Company	CEO	Managing contracting and shipping operations

DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
2018	-----	-----	kassala	Tedxmukram1 Tedxmukram2	Organization team leader	Managing the work team, distributing tasks, managing risks, and evaluating performance
2018	2021	3 years	kassala	Founder of Al Rayes Limousine Company	Founder	Car rental
6/6/2023		1 day	kassala	UNIDO	Participant and presenter of a paper in a forum on entrepreneurship	Participated in preparing a paper on opportunities and challenges for entrepreneurs in Kassala State

STATEMENT OF EXCLUSIVITY AND AVAILABILITY¹
CIG Z8F3C2B5DF

I, the undersigned, hereby declare that I agree to participate exclusively with **the tenderer Startups for Advanced business** in the above-mentioned service tender procedure. This includes that I will not be proposed as a replacement expert in this tender procedure. I declare that I am able and willing to work for the period(s) set for the position for which my CV has been included if this tender is successful, namely:


From	To	Availability
01.10.2023	28.02.2024	full time

I confirm that I do not have a confirmed engagement² as key expert in another EU/EDF-funded project, or any other professional activity, incompatible in terms of capacity and timing with the above engagements.

By making this declaration, I understand that I am not allowed to offer my services as an expert to any other tenderer participating in this tender procedure. I am fully aware that if I do so, I will be excluded from this tender procedure, the tenders will be rejected, and I may also be subject to exclusion from other tender procedures and contracts funded by the EU/EDF.

I also declare that I am not in a situation of conflict of interest or unavailability, that I am not in the list of EU restrictive measures (www.sanctionsmap.eu) and commit to inform the tenderer(s) of any change in my situation.

I acknowledge that I have no contractual relations with the contracting authority and in case of dispute concerning my contract with the contractor I shall address myself to the latter and/or to the competent jurisdictions.

Name	Abdelkarim Mohammedomer Homed Mohamed
Signature	
Date	11/9/2023

¹ To be completed by all key experts.

² The engagement of an expert is confirmed if the expert is committed to work as a key expert under a signed contract financed by the EU general budget or the EDF or if he/she is a key expert in a tender that has received a notification of award. The date of confirmation of the engagement in the latter case is that of the notification of award to the contractor.

CURRICULUM VITAE NAME

1. Proposed Role in the project:	Business Coach.
2. Family Name:	Ebrahim Mustafa.
3. First Names:	Ahmed.
4. Date of birth:	07/June/1991.
5. Nationality:	Sudanese.
6. Civil status:	Married.

7. Education:

INSTITUTION	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	DEGREE(S) OR DIPLOMA(S) OBTAINED
Sudan University of Science and Technology.	01/Jan/2014.	01/Jan/2016.	Master of Science in Electrical Engineering.
Sudan University of Science and Technology.	01/Aug/2008.	01/Aug/2013.	Bachelor's degree in electrical engineering.

8. Languages: scale of A1 to C2 (C2=proficient/excellent;A1= beginner/basic)

LANGUAGE	READ	SPEAK	WRITE
Arabic	C2	C2	C2
English	C1	C1	C1

9. Professional memberships:

[Click her to enter title.](#)

10. Other skills:

Business Development, Digital Marketing, Finance Management, Human Resources Management, Editing Videos, Negotiations, Classroom Management and Microsoft Office.

11. Present position:

Founder / General Manager of CourseSide.com (E-Learning platform for online courses).
General Manager of AEBRA Design Engineering (Engineering company for engineering solutions).

12. Years within the firm:

1 Year.

13. Key qualifications (relevant to project):

14. Specific experience in region:

COUNTRY	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY
Sudan	01/Sep/2014	Present

15. Professional experience:

DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
01/Sep/2022	Present	260	Sudan - Khartoum	Founder / General Manager Courside.com	Founder / General Manager	<ul style="list-style-type: none"> • Launched E-Learning platform for online courses in October 2022. • Gained +1200\$ in the first month of launching the platform (with only 7 courses). • Own the growth strategy for the market and lead its implementation.
01/Apr/2022	Present	50	Sudan - Khartoum	AEBRA DESIGN ENGINEERING	General Manager	<ul style="list-style-type: none"> • Build relationships with company managers. • Review the budget and plans to ensure all project targets are being met. • Gained +5K\$ in the first year with different companies and organizations.
22/07/2017	Present	50	Sudan - Khartoum	Exemplar Centre for Engineering Training and Career Development	Instructor	<ul style="list-style-type: none"> • Represent the company in meetings for new projects. • Select and manage appropriate engineering software with the clients and ensure its effective and efficient utilization. • Instructor for several engineering software's.
01/Aug/2021	01/Apr/2023	20	San Francisco, CA	Udemy.com	Course Instructor	<ul style="list-style-type: none"> • Made all content for courses, record videos, edit and export to 1080 HD. • Made all marketing for my courses and gained +1K\$ in one year from one course. • Published AutoCAD for Electrical Installation course (+260 students) &

						Revit MEP Electrical course (+45 students) with zero free coupons.
01/Mar/2021	01/Mar/2022	260	Sudan - Khartoum	Clean Electric Engineering for Solar Solutions	After Sales Manager	<ul style="list-style-type: none"> • Maintain a strong relationship with customers and identify additional opportunities. • Prepare and maintain a complete information document for reporting, with the status of each opportunity/lead detail. • Ensure the ongoing maintenance and development of industry knowledge.
1/March/2020	28/Feb/2021	260	Sudan - Khartoum	Clean Electric Engineering for Solar Solutions	Supervisor and Installation Engineer	<ul style="list-style-type: none"> • Make plans for the installation of UPS systems for homes. • Lead a team of engineers and make sure of installation. • Inspection and troubleshooting of systems.
01/Nov/2020	05/Nov/2020	5	Qatar	Green Energy and Environmental Services Co. W.L.L. (GEESC)	Online Instructor for KAHRMAA	<ul style="list-style-type: none"> • Made course syllabus that covers Qatar General Electricity Water Corporation (KAHRMAA) needs. • Online instructor for (KAHRMAA) teaching Electrical Drawings and Schematics Course.

DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
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01/Sep/2016	01/Oct/2019	780	Sudan - Khartoum	GIAD Industrial Group	Electrical Engineer	<ul style="list-style-type: none"> • Ceres Space Technology Centre member, responsible for Electrical Power System (EPS). • Worked as a maintenance engineer at Garri Ground Station (Sudanese Ground Station Receiving Satellites Images). • Team leader on upgrade (GGS) project after intensive training in UK Basingstoke.
01/Mar/2016	01/Jun/2016	70	Sudan - Khartoum	Jaguar Engineering Company	Sales Engineer	<ul style="list-style-type: none"> • Outdoor visits to different clients. • Make reports as per management's needs for different requests. • Worked at company showroom for welding machines and hand tools.
20/Feb/2015	01/Oct/2015	100	Sudan - Suba	ALASSAD for Steel Bar and Angles Factory	Electrical Maintenance Engineer	<ul style="list-style-type: none"> • Worked as a maintenance engineer and process control assistant. • Maintenance for overhead cranes and production lines. • Prepare reports of the maintenance, faults, and spare parts.
01/Sep/2014	19/Feb/2015	260	Sudan - Khartoum	T.E.C Construction Company	Electrical Engineer	<ul style="list-style-type: none"> • Responsible for electrical work as designer, executor, and supervisor. • Prepare shop drawings and coordinate with other stakeholders. • Performs other responsibilities associated with this position as may be appropriate.

16. Other relevant information (e.g., Publications)

Publication: _____

Design and Implementation of a Three-Dimensional Remote Control for Disabled People. April 2016
 Ahmed Ebrahim | Modather Fagire Vol-2, Issue-4, 2016 ISSN: 2454-1362 Page(s): 727 -731<http://www.onlinejournal.in>

Certificate of Appreciation:

Development of Solar Installation and Maintenance Curriculum Workshop presented by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.

Business deals:

- ❖ Replacement Of Obsolete Heglig CPF SWGR & MCCS / HPP MCCS
Aktech Technical Services Co. Ltd – December 2022
• Contract with CEO to level up engineers with new skills.
- ❖ AutoCAD 2D course
- ❖ African Engineering & Management of Infrastructure & Technology (AEMIT) Co.Ltd – December 2022 • Agreement with the engineering department to level up the engineer's skills.
- ❖ Workshop about Solar Energy & AutoCAD. Save the Children – June 2022
• Agreement with Shelter and Construction Advisor to bridge science (practice using learning by doing approach).
- ❖ Project Drawings
MTWA International Investments
Co.Ltd – March 2022 • Agreement
with engineering departments.
- ❖ Petrodar Operating Co.Ltd. Water Treatment Units at Pump Stations (3, 4 And 5) Rikaz for Advanced Business Co. & Zaphire Technologies Co.Ltd – February 2017
• Agreement to supervise the commissioning of Petrodar RO water treatment at pump stations (3, 4 & 5).

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I also declare that I am not in a situation of conflict of interest or unavailability, which I am not in the list of EU restrictive measures (www.sanctionsmap.eu) and commit to inform the tenderer(s) of any change in my situation.

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Name	Ahmed Ebrahim Mustafa
Signature	
Date	12/Sep/2023

¹ To be completed by all key experts. ²

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CURRICULUM VITAE NAME

1. **Proposed Role in the project:** Business and Growth Lead
2. **Family Name:** Elmurtada
3. **First Names:** Ahmed
4. **Date of birth:** 29 Mar 1991
5. **Nationality:** Sudanese
6. **Civil status:** Married
7. **Education:**

INSTITUTION [DATE (FROM – TO)]	DIPLOMAS & Education OBTAINED
University of Khartoum August 2007 – August 2012	Bsc of HONS, Electrical & Electronics Engineering, Communications Systems
University of Texas , Mc Combos Business Graduate School - Austin , Texas , U.S July 2018 – August 2018	Fellow , U.S Department of State Mandela Washington. Business & Entrepreneurship Track by US department of State alongside 700 African entrepreneurs
Obama Foundation Africa August 2019 – August 2020	Fellow , Obama Foundation : Africa Leaders Program , South Africa]
Stanford University CPD Sep 2022	Executive VC Unlocked Silicon Valley program for Venture Capital on Fund Management . By Stanford University, Center for Professional Development & 500Global VC

8. Languages: scale of 1 to 5 (1 = C2/excellent; 5 = basic)

Language	read	speak	write
Arabic	1 (Native)	1(Native)	1 (Native)
English	1	1	1

9. **Professional memberships:** IEEE , Global Entrepreneurship Network , VC-Unlocked Network, Startup Grind , IEC, Obama Foundation Network, Techstars Startup weekend Community, Orange Corners ,ABAN Network, Afrilabs Network, Sudan Business Angels
10. **Other skills:** Research, Business Coaching, Business Development, Deal sourcing & structuring,Funds management
11. **Current position:** Managing Partner – 249Startups
12. **Years professional experience:** 11
13. **Principle qualifications (relevant to project):**

Co-established Sudan's largest network of entrepreneurs, organizing over 15 entrepreneurship hackathons and business trips across the country to connect local entrepreneurs with global networks. Conducted entrepreneurship training in more than 10 cities around Sudan, screened over 7500 entrepreneurs, and trained over 300 on strategy, business modeling, leadership, financial and organizational skills, and managing investors. Contributed to managing stakeholders and building a strong network of private sector, international community, donors, and foreign direct investment organizations. Co-led the establishment of Sudan Angel Investors Network and managing a development fund of over 1.5 million Euro to support companies from idea stage to growth stage. Leading efforts of 249Startups with external investors and launching Rhino VC fund as Sudan's first equity fund for startups.

14. Specific experience in region:

country	dates from – to	months	years
Sudan	2012 – Present		11

15. Professional experience:

date	Working Dates	place	Company & reference	Position	DESCRIPTION
1/05/2022 – 30/08/2022	4 months	Sudan	Clingendael Institute on behalf of KfW Anette Hoffmann ahoffmann@clingendael.org	Study on Sudan's Private sector in preparation of challenge fund	Leading research team for Sudan's private sector. Kreditanstalt für Wiederaufbau (KfW) contracted Clingendael Conflict Research Unit (CRU) to research the linkages between Small- and Medium sized Enterprises (SMEs) and the complex and fragile ecosystem in Sudan, and the multiple challenges the country faces. 249Startups supported CRU by carrying out a survey among Sudanese SMEs and conducting key informative interviews.
12/2021 - Present	22 months	Sudan	CFYE, Sudan NextGEN & Sudan Angels ahmed.darwish@cfye.nl sally@agilityhealthradar.com team@sudannextgen.com	Rhino Investment Fund	Leading the team focus on establishing the supporting ecosystem of the growth stage companies, from structuring the equity fund, sourcing deals of potential investees, negotiations, building the support service packages from Business, Strategy, HR & Talents acquisition, Technology, finance and legal to customize to 14 Companies, 7 each years diversified for companies in Khartoum & outside Khartoum. The responsibilities also includes building and engaging the external Angel investors investing in the fund.
06/2021 – 11/2022	10 months	Sudan	EU & UNIDO Jean-Brice J.BLAVIGNA C@unido.org	SANAD SMEs Incubation Program	Co Designing the business development and engaging the EU and UNIDO in building a program to support small businesses within sectors like Beauty, manufacturing, and services from Vocational training institutes and entrepreneurs having small businesses from the informal sector.
02/2021 – 12/2022	12 months	Sudan	Ahfad University/ GEM Sudan Consortium	Marketing & Outreach Coordinator	Part of the GEM Sudan 2021 report team. Global Entrepreneurship Monitor (GEM) National Report for Sudan comprehensively reflects the status of entrepreneurship and the overall context within which entrepreneurship in Sudan is undertaken. Duties included participating in the research design and plans development efforts, supporting marketing coordination of public data survey data collection, and overseeing the implementation of the marketing and communication plan to distribute the report findings to different stakeholders.

date	Working Dates	place	Company & reference	Position	DESCRIPTION
			Dr Widad, GEM team head widadali01@live.com		
12/2020 - 02/2021	3 months	Sudan	JICA Mariko ikawa-mr@k-r.c.co.jp	Lead Consultant	Ecosystem analysis Research Project by JICA Worked in delivering research on startups analysis in Sudan in a project commissioned by JICA . The research analysis startups in sudan, desk research as well as deep analysis and interviews with actors in the ecosystem as well as producing entrepreneurial map .
02/2020 - 12/2022	18 months	Sudan	UNDP Accelerator Labs Basma basma.saeed@undp.org	Lead Consultant	Startup Sudan pre-accelerator program between UNDP & 249Startups to find solutions for development & government using ICT as part of The UNDP Accelerator Labs work in Sudan . The UNDP Accelerator Labs will build the world's largest and fastest learning network around development challenges to reach the Agenda 2030.
11/2018 – 5/2019	6 months	Sudan	GIZ	Lead Consultant	Leading scoping for Darfur region (Alfashir, Nyala & Algenena) for GIZ Darfur project to mapp actors, understand private sector & SMEs environment followed by putting a proposed strategy to build network between local actors, building their capacity and support entrepreneurship development of the sector that GIZ published a guide based on and shaped some strategies targeting youth, women, IDPs & refugees in the region within their project scopes.
02/2015 - Present	8 years +	US Sudan	Startup Grind , Palo Alto , USA Derek@startu.pgrind.com	Chapter director	Held position of Regional Director of Middle East for Startup Grind, a Silicon Valley-based global startup community designed to educate, inspire, and connect 1 million entrepreneurs. Host monthly events in over 600 cities and 200 countries featuring successful local founders, innovators, educators, and investors who share personal stories and lessons learned on the road to building great companies. Also served as Khartoum Startup Grind Chapter Director.
01/2018 – ongoing	5 years +	Sudan	249Startups Mutaz@249Startups.com	Co-Founder & Managing Partner	Leading and overseeing the Business Innovation & Development unit of 249Startups. Providing coaching and business development support for selected entrepreneurs. Supporting the organization's implementation of ToT sessions for over 60 trainers and business experts, providing business support to over 120 startups, training over 5,000 individuals with customized programs in different states and locations, and planning and organizing researches and studies about the entrepreneurial ecosystem and different industries, technical focus groups, physical and online forums. Developing and implementing physical and virtual training programs and activities. Leading the development and implementation of entrepreneurship and business development activities that address different gaps, providing the needed support to develop and support Sudanese startups to start and grow their businesses. 249Startups is a social enterprise that fosters and supports bright and passionate entrepreneurs to develop a vibrant entrepreneurial ecosystem by developing different support programs and activities.

date	Working Dates	place	Company reference &	Position	DESCRIPTION
2014 – 2019	5 years	Sudan	Techstars Startup Weekend Hackathons Ahmad Sufian EMEA director ahmad@techstars.com	Facilitator, Trainer, organizer	Lead the initiation, development, promotion, participants selection and training on 11 different hackathons that provided support and training to more than 350 of diverse actors in the startup ecosystem in Sudan (managers, young entrepreneurs, female entrepreneurs, refugees and displaced people, vocational schools students and graduates, graphic artists, marketing experts etc.) in different regions such as Kassala, Nyala and Khartoum. In entrepreneurship and business development activities and programs (incubation programs, Hackathons and boot camps, University students programs, female empowerment programs). Supporting the groups in developing a working prototype, a demo or a presentation to present in front of the judges on the last day of the Hackathon weekend.
2013 – 2019	6 years	Sudan	Innovation and Entrepreneurship Community (IEC) Ahmed Khanji khanjimba@gmail.com	Founding team & External Affairs Director & Board Member	Contributed to the establishment of a national youth driven organization, with the mission of activating the entrepreneurial scene in Sudan by conducting programs and events, forming partnerships with leading entrepreneurship communities around the globe and developing a support for Sudanese entrepreneurs. Reaching early over 5000 Sudanese youth within Khartoum and 7+ states outside Khartoum . then converted to join the Board.

16. Other relevant information (e.g., Publications)

- February 2018-Selected within top 10 Social Entrepreneurs in MENA , MBC Hope , Dubai

SHABAB2030' project by MBC Group , which aims at encouraging young people all over the Arab world to get involved in creative, innovative and sustainable projects that can change the world for the better. Selected as one of 10 entrepreneurs in MENA (along startups as SWVL , Moubarmij, Eureka , SEABEX , Wakecap ,HeyDoc,Toufoula , E-Rain Gate,WaveX) Shabab 2030 want to expand the impact of youth-led social ventures across the Middle East and around the globe to support the implementation and success of the 17 Sustainable Development Goals (SDGs).

- December 2016 - STC InspireU Middle East Challenge , Digital Payments Winner , Riyadh KSA

Get in the Ring, InspireU and Saudi Telecom Company (STC) were looking for innovative solutions on the topics of Digital- payments, logistics, and commerce. STC is working on the forefront of development when it comes to digital platform technology and invites startups and scaleups from the MENA region to support this development and work together to reach the open innovation ambitions together.

STATEMENT OF EXCLUSIVITY AND AVAILABILITY¹

CIG Z8F3C2B5DF

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I acknowledge that I have no contractual relations with the contracting authority and in case of dispute concerning my contract with the contractor I shall address myself to the latter and/or to the competent jurisdictions.

Name	Ahmed Mohamed Elmurtada
Signature	
Date	10 Sep. 23

¹ To be completed by all key experts.

² The engagement of an expert is confirmed if the expert is committed to work as a key expert under a signed contract financed by the EU general budget or the EDF or if he/she is a key expert in a tender that has received a notification of award. The date of confirmation of the engagement in the latter case is that of the notification of award to the contractor.

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بسم الله الرحمن الرحيم

THE REPUBLIC OF THE SUDAN



UNIVERSITY OF KHARTOUM

Academic Affairs Secretariat

University Number

07/7479

CERTIFICATE

THIS IS TO CERTIFY THAT

AHMED MOHAMEDELMURTADA ELAMIN ABDALLA

(Sudanese National)

has passed the Bachelor Final Examination

in the Faculty of Engineering

and has been awarded the degree of Bachelor of Science (Honours)

Electrical & Electronic Eng. (Communication Engineering)

(Second Class - Division II)

on 22 Dhu'lqa'da 1433

8 October 2012

by the Senate of the University of Khartoum

Us. Fathia Abdalla Abd Elhameed

Registrar

Prof. Mohamed Akode Osman

Dean



Prof. Sami Mohamed Sharif
Academic Affairs Secretary

Date 22/10/2012

Nile Ave. Khartoum. Email: academic@uofk.edu Website: www.uofk.edu

Stanford | Center for Professional Development

hereby certifies that

AHMED ABDALLA

has completed all the requirements for and earned the

VC Unlocked: Silicon Valley

Certificate of Achievement

September 2022



Carissa Little

Associate Dean, Global and Online Education, School of Engineering
Executive Director, Stanford Center for Professional Development and Stanford Online
Stanford University

Digital Credential Information: online.stanford.edu/digital-credential-information



Scan or click to
verify

CURRICULUM VITAE NAME

1. **Proposed Role in the project:** Software Developer
2. **Family Name:** Elkhailifa
3. **First Names:** Alzobair
4. **Date of birth:** 1998/12/05
5. **Nationality:** Sudanese
6. **Civil status:** Single
7. **Education:**

INSTITUTION	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	DEGREE(S) OR DIPLOMA(S) OBTAINED
University of Khartoum	27/10/2015	30/12/2021	B.Sc. in Electrical Engineering

8. **Languages: scale of A1 to C2 (C2=proficient/excellent;A1= beginner/basic)**

LANGUAGE	READ	SPEAK	WRITE
Arabic	C2	C2	C2
English	B2	B2	B2
French	A1	A1	A1

9. **Professional memberships:** Service provider
10. **Other skills:** Game development
11. **Present position:** Software developer
12. **Years within the firm:** Half a year
13. **Key qualifications (relevant to project):** Web development, NextJs, NestJs.
14. **Specific experience in region:**

COUNTRY	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY
Sudan	01/05/2019	12/09/2023

15. Professional experience:

DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON [3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
01/05/2019	31/04/2020		Khartoum, Sudan	Fekra	Android apps developer	Worked on developing kid parenting system.
01/12/2020	31/11/2021		Khartoum, Sudan	Exit:Fund	Software developer	Developed a virtual doctor visits app
01/12/2021	31/01/2023		Khartoum, Sudan	Fekra	Software developer	Worked on several flutter apps projects.
01/03/2023	Now		Khartoum, Sudan	249Startups	Software developer	Building internal system for the company.

16. Other relevant information (e.g., Publications)

Published 2 papers on the 10th Icat conference:

- Artificial intelligence approach for predicting the compressive strength of concrete mixture.
- Prediction of soil's compaction characteristics using artificial neural networks.



بسم الله الرحمن الرحيم
The Republic of The Sudan

University of Khartoum
Academic Affairs Secretariat



KU 0087171

CERTIFICATE

Alzobair Mohammed Hassan Elkhalifa

Sudanese National

This is to certify that the above named has passed the final examination
in the Faculty of Engineering and has been awarded the degree of
Bachelor of Science (Honours) (Civil Engineering) with (Second Class -
Division II)

on 25th of Jumada I 1443
30th of December 2021

by the Senate of the University of Khartoum

~~Khalid Ramadan Baballa Mohammed~~

~~Registrar~~

Prof. Gamal M. Abdo

Dean

Prof. Ali A. Rabah

Academic Affairs Secretary





5 Courses

Neural Networks and Deep Learning

Improving Deep Neural Networks: Hyperparameter Tuning, Regularization and Optimization

Structuring Machine Learning Projects

Convolutional Neural Networks

Sequence Models



Apr 30, 2020

alziber mohammed

has successfully completed the online, non-credit Specialization

Deep Learning

Congratulations! You have completed all 5 courses of the Deep Learning Specialization. In this Specialization, you built neural network architectures such as Convolutional Neural Networks, Recurrent Neural Networks, LSTMs, Transformers, and learned how to make them better with strategies such as Dropout, BatchNorm, and Xavier/He initialization. You mastered these theoretical concepts, learned their industry applications using Python and TensorFlow, and tackled real-world cases such as speech recognition, music synthesis, chatbots, machine translation, natural language processing, and more. You are now familiar with the capabilities and challenges of deep learning. You are ready to take the definitive step in the world of AI and participate in the development of leading-edge technology.



Andrew Ng,
Founder,
DeepLearning.AI

Kian Katanforoosh
Co-founder, Workera

Younes Bensouda
Mourri
Instructor of AI,
Stanford University

The online specialization named in this certificate may draw on material from courses taught on-campus, but the included courses are not equivalent to on-campus courses. Participation in this online specialization does not constitute enrollment at this university. This certificate does not confer a University grade, course credit or degree, and it does not verify the identity of the learner.

Verify this certificate at:

<https://coursera.org/verify/specialization/U4DGMYP3EH87>



5 Courses

Technical Support
Fundamentals

The Bits and Bytes of
Computer Networking

Operating Systems and You:
Becoming a Power User

System Administration and
IT Infrastructure Services

IT Security: Defense against
the digital dark arts



Apr 16, 2021

alziber mohammed

has successfully completed the online, non-credit Professional
Certificate

Google IT Support

Those who earn the Google IT Support Professional Certificate have completed five-courses, developed by Google, that include hands-on, practice-based assessments and are designed to prepare them for entry-level roles in IT support. They are competent in foundational skills, including troubleshooting and customer service, networking, operating systems, system administration, and security.

The online specialization named in this certificate may draw on material from courses taught on-campus, but the included courses are not equivalent to on-campus courses. Participation in this online specialization does not constitute enrollment at this university. This certificate does not confer a University grade, course credit or degree, and it does not verify the identity of the learner.

Verify this certificate at:

[https://coursera.org/verify/profession
al-cert/PNSHJJXMN73W](https://coursera.org/verify/professional-cert/PNSHJJXMN73W)

CURRICULUM VITAE NAME

1. **Proposed Role in the project:** Agri-Business Coach
2. **Family Name:** Hussain
3. **First Names:** Ammar Abdalla
4. **Date of birth:** 26/5/1969
5. **Nationality:** Sudanese
6. **Civil status: single** Married
7. **Education: M.SC in crop science**

INSTITUTION	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	DEGREE(S) OR DIPLOMA(S) OBTAINED
University of Gezira	1/10/1994	30/5/1999	B.Sc. degree in agricultural science (honors)
University of Gezira	1/2/2008	20/6/2009	M.Sc. degree in Crop Science
University of Gezira	23/1/2023	Ongoing	PhD student (by research), titled (Implications of Climate Change and Rangeland Degradation for Pastoralism in Butana, Eastern Sudan

8. Languages: scale of A1 to C2 (C2=proficient/excellent;A1= beginner/basic)

LANGUAGE	READ	SPEAK	WRITE
Arabic	C2	C2	C2
English	A1	A1	A1

9. **Professional memberships:** Member of the executive committee of the agricultural engineer's union
10. **Other skills:** Computer certificate
11. **Present position:** Consultant
12. **Years within the firm:** 1 year
13. **Key qualifications (relevant to the project): 15 years**
14. **Specific experience in the region:**

COUNTRY	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY
SUDAN	08/11/2002	Till today

15. Professional experience:

DATE FROM DD/M M/YY YY	DATE TO DD/M M/YYYY Y	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
2001	2002	Gedaref	Higher Boys Secondary Schools	Teacher	Preparing lessons, units, and projects to complete learning objectives. Establishing and communicating clear objectives for lessons, units, and projects. Adapting teaching methods and materials to meet the interests and learning styles of students. Encouraging students to explore learning opportunities and career paths.
2002	2003	Gedaref	Mechanized Farming Corporation	Officer	Responsible for coordinating all activities of the sector
2003	2013	Gedaref	Gedarif State, Range and Pasture Adminstration	Head of Animal Routes Section	Manage and monitor the function of the section
2013	2015	Gedaref	Ministry of Animal Resources and Fishery	Director of Range and pasture Adminstration	Manage and monitor the function of the section
2015	2018	Gedaref	Ministry of Animal Resources and Fishery	Director of Extension, Technical transferring and Herders development administration	Manage and monitor the function of the section
May 2015	Sep 2021	Gedaref	CRFP) /(Higher Council for the Environment and National Resources) (HCENR), Funded by UNDP and GEF	State Coordinator of Climate Risk Finance Project	Concerning Sustainable livelihood and Resilience of Climate change for vulnerable small-scale farmers and pastoralists)
2021	2022	Gedaref	United Insurance Company	Director of Agricultural Insurance Department	Monitoring the insurance policies for frams and cooperative and setting the guidance of policies related to farming and harvesting
2022	Till now	Gedaref	MPER	Dirctor of Early Warning Unit (EWA)	

16. Other relevant information (e.g., Publications)

Experiences with NGOs:

- 1- State Coordinator of Climate Risk Finance Project (CRFP)/(Higher Council for the Environment and National Resources) (HCENR), Funded by UNDP and GEF(Concerning Sustainable livelihood and Resilience of Climate change for vulnerable small scale farmers and pastoralists), May 2015 up to Sep 2021.
- 2- Consultant with CDF organization in the fid natural resources management, which was conducted in Al-Fashaga locality, 2021.
- 3- Consultant with ZOA organization in the field of food security and livelihood programs with small-scale farmers in Gedarif State, since July 2022 up to now.
- 4- Consultant with NRC DISPUTE RESOLUTION MAPPING EXERCISE – Sep 2022

Training and courses:

- 1- Training course at Kenana Sugar Company, 1999.
- 2- Training course on lobby and advocacy with Sudanese Environmental Observation Society, Nov – 2003.
- 3- Training course with the Ministry of Human Resources Development – Sudanese Academia for Management science. March- 2011.
- 4- Training course with Eastern Recovery and Development Programme (ERDP) on Gender Mainstreaming and Development. June – 2012.
- 5- Team member of the Gedarif state land use map with (ACSAD) organization, 2009.
- 6- Team member of the study group for the effect of continuous cultivation of the lands in Gedarif state, 2008.
- 7- Researches in the field of forage crop production, Faculty of Agricultural Science- University of Gezira. 2005 – 2009.
- 8- Training course on vegetable production using the greenhouses technologies at Shambat Centre of agricultural training. Faculty of Agriculture – University of Khartoum. January 2013.
- 9- Training course on Remote Sensing (RS) and Geographic Information System (GIS) for Rangelands Management. Range and pasture general directorate - Khartoum – March 2013.
- 10- Introductory training course in remote sensing at the centre of Remote Sensing and Geographical Information Systems, University of Gedarif, October 2013.
- 11- Training course on Assessing the impact of climate change using tracking adaptation and measuring development framework (TAMD), (Theory of Change), organized by HCENR & UNDP, and facilitated by LTS Africa June, 2015.
- 12- Training course on data collection and analysis using KOBO collect and SPSS programme. 2016.
- 13- Training workshop on Result Based Management, Monitoring and Reporting organized by HCENR/ UNDP, October 5th to 8th, 2015, Khartoum.
- 14- Training course on climate change and natural resources management for improving resilient small holder's producer's livelihood, organized by Sahel Sudan/ SECS/ Maan Gedarif, November 10th to 13th, 2015, Gedarif.
- 15- Members of the Task Force of Gedarif State Food and Nutrition Security Strategy Formulation with FAO, 2016.
- 16- Members of the national team involved in preparation of the identified FNS policy papers with FAO, 2016.
- 17- Training on (Building of Managerial and Financial Capacities of Agriculture and Livestock Production Associations). Organized by CRFP. Kassala State, May 2017.
- 18- Training on (Skills and Curriculum Development of Farmers and Pastoralists Filed Schools FFS/PFS. Organized by CRFP. Kassala, 2017.
- 19- Training course on an Introduction to Food Safety and HACCP Prerequisites, Nov- 2018.
- 20- Member of a study mission to India for weather Index Insurance, India- Sept 2018.
- 21- Training course on QGIS with CRFP. Organized by HCENR & UNDP at Kassala State/ Jan- 2019.
- 22- Training course on crop monitoring and WII insurance, organized by HCENR & UNDP.2019.

- 23- Training course on environmental and Social Safeguard- RLAC – HCENER. Jul 2022.
- 24- Conflict Analysis Workshop With NRC – Gedarif State - Feb 2023

STATEMENT OF EXCLUSIVITY AND AVAILABILITY CIG Z8F3C2B5DF

I, the undersigned, hereby declare that I agree to participate exclusively with **the tenderer Startups for Advanced business** in the above-mentioned service tender procedure. This includes that I will not be proposed as a replacement expert in this tender procedure. I declare that I am able and willing to work for the period(s) set for the position for which my CV has been included if this tender is successful, namely:

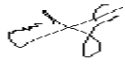
From	To	Availability
01.10.2023	28.02.2024	full time

I confirm that I do not have a confirmed engagement¹ as key expert in another EU/EDF-funded project, or any other professional activity, incompatible in terms of capacity and timing with the above engagements.

By making this declaration, I understand that I am not allowed to offer my services as an expert to any other tenderer participating in this tender procedure. I am fully aware that if I do so, I will be excluded from this tender procedure, the tenders will be rejected, and I may also be subject to exclusion from other tender procedures and contracts funded by the EU/EDF.

I also declare that I am not in a situation of conflict of interest or unavailability, that I am not in the list of EU restrictive measures (www.sanctionsmap.eu) and commit to inform the tenderer(s) of any change in my situation.

I acknowledge that I have no contractual relations with the contracting authority and in case of dispute concerning my contract with the contractor I shall address myself to the latter and/or to the competent jurisdictions.

Name	Ammar Abdalla Sulaiman Hussain
Signature	
Date	13/09/2023

¹ The engagement of an expert is confirmed if the expert is committed to work as a key expert under a signed contract financed by the EU general budget or the EDF or if he/she is a key expert in a tender that has received a notification of award. The date of confirmation of the engagement in the latter case is that of the notification of award to the contractor.

CURRICULUM VITAE NAME

1. **Proposed Role in the Project:** Field Coordinator
2. **Family Name:** ALKANDO
3. **First Names:** ELSHIKH HILAL MOHAMED
4. **Date of birth:** 9/5/1991
5. **Nationality:** Sudanese
6. **Civil status:** Single
7. **Education:**

INSTITUTION	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	DEGREE(S) OR DIPLOMA(S) OBTAINED
University of Kassala	1/10/2008	20/5/2013	Bachelor of Business Administration

8. **Languages: scale of A1 to C2 (C2=proficient/excellent;A1= beginner/basic)**

LANGUAGE	READ	SPEAK	WRITE
Arabic	C2	C2	C2
English	A1	A1	A1

9. **Professional memberships:**
10. **Other skills:** Project coordination, Business Management
11. **Present position:** Founder and Manager at Spero Cafe Business Center
12. **Years within the firm:** 20
13. **Key qualifications (relevant to the project):**
14. **Specific experience in the region:**

COUNTRY	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY
SUDAN	May 2015	August 2016

15. Professional experience:

DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
AUG 2012	MAY 2014		KASSALA SUDAN	Telal Al Sharq Hotel +924918012547	MANGER	Reception - managing the work team - appointing and supervising the administrative team.
JUN 2014	MAY 2015		KASSALA - SUDAN	Nova Aviation	Quarantine and Sales	Supervising the reservation and sales system. Managing daily tasks at Kassala Airport.
MAY 2015	AUG 2015		KASSALA	Bank of Khartoum - Irada Microfinance Company	Operations Officer	I designed a form that shows the areas of defects in the payment systems, defaults, and defaults, and wrote a report that helped quickly transfer me to a supervisor in the Kassala branch
AUG 2015	MAY 2016		KASSALA	Bank of Khartoum - Irada Microfinance Company	Branch Supervisor	
FEB 2016	Until now..		KASSLA	My Future Cultural Center	Co-Founder	I established the first specialized cultural center for children in Kassala State.
JULY 2016	Until now..		KASSALA	My Future Schools	Co-Founder - Board of Directors	After that, I established my future. kindergarten and schools and added a special model for the school in extra-curricular activities and events, in addition to activating the social responsibility department.

2019	Until now..		Kassala	Spero Café	Co-Founder	This café serves as a cultural meeting place and a club for entrepreneurship in the state.
Sep 2021	July 2022	22	Khartoum	Wafaa Madani Company Ltd.	Projects Coordinator - Human Resources Manager	I headed the projects and human resources departments, appointed the work team, and helped draw up the company's system, contracts, and others

16. Other relevant information (e.g., Publications)

I obtained a license and organized 7 editions of the TEDx conferences, and I was selected among the best organizers and obtained a fully funded grant to attend TED Women events in Atlanta, Georgia.

STATEMENT OF EXCLUSIVITY AND AVAILABILITY¹
CIG Z8F3C2B5DF

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From	To	Availability
01.10.2023	28.02.2024	full time

I confirm that I do not have a confirmed engagement² as key expert in another EU/EDF-funded project, or any other professional activity, incompatible in terms of capacity and timing with the above engagements.

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I also declare that I am not in a situation of conflict of interest or unavailability, that I am not in the list of EU restrictive measures (www.sanctionsmap.eu) and commit to inform the tenderer(s) of any change in my situation.

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Name	ELSHIKH HILAL MOHAMED
Signature	ELSHIKH
Date	12/9/2023

¹ To be completed by all key experts.

² The engagement of an expert is confirmed if the expert is committed to work as a key expert under a signed contract financed by the EU general budget or the EDF or if he/she is a key expert in a tender that has received a notification of award. The date of confirmation of the engagement in the latter case is that of the notification of award to the contractor.

CURRICULUM VITAE NAME

1. **Proposed Role in the project:** Finance and Admin Manager
2. **Family Name:** Makki
3. **First Names:** Khalid
4. **Date of birth:** 21 June 1984
5. **Nationality:** Sudanese
6. **Civil status:** Married
7. **Education:**

INSTITUTION	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	DEGREE(S) OR DIPLOMA(S) OBTAINED
Eastern Mediterranean University	03/02/2003	07/02/2007	BA in Banking & Finance

8. Languages: scale of A1 to C2 (C2=proficient/excellent;A1= beginner/basic)

LANGUAGE	READ	SPEAK	WRITE
Arabic	C2	C2	C2
English	C2	C2	C2

9. **Professional memberships:** Corporate Finance Institution, FMVA
10. **Other skills:** Treasury Management / Financial Analysis
11. **Present position:** Finance & Accounting Director
12. **Years within the firm:** 2 years
13. **Key qualifications (relevant to project): Fund management / Investment portfolio management**
14. **Specific experience in region:**

COUNTRY	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY
SUDAN	08/09/2008	Till today

15. Professional experience:

DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
08/09/2008	30/06/2014	2121 Days	Khartoum, Sudan	DAL Group (HQ) Mr. Salah Mekki (salah.mekki@dalgrou.com) Mr. Esayas Katema (esayas.katema@dalgrou.com) Mr. Arif Nagmeldin (arif.sharif@dalgrou.com)	Treasury Analyst	<ul style="list-style-type: none"> Banking Relationship & Operations Facilitate Funding Cash, Liquidity Management and Forecasting Treasury & Risk Management
01/07/2014	28/02/2020	2068 Days	Khartoum, Sudan	SAYGA Investment, A DAL Group subsidy Mr. Arif Nagmeldin (arif.sharif@dalgrou.com) Mr. Salah Mekki (salah.mekki@dalgrou.com) Mr. Gorashi Abdelrahman (gorashi.rahman@dalgrou.com)	Senior Bank Relations	<ul style="list-style-type: none"> - Managing solid banking relations, to always ensure a smooth flow of banking transactions at competitive tariffs and a sure availability of funds in each Bank Group, borrowing, and tracking of repayment schedules. - To manage company facilities with banks, ensure loan repayment schedules are met on time for each due payment and liquidity available. - Assets (collaterals) & Risk Management - Treasury & Risk Management
01/03/2020	07/08/2021	524 Days	Khartoum, Sudan	Mourouj Commodities Co Ltd Mr. Tarig Elsawi (+249912397322 whatsapp) Mr. Wadah Abdelhai (+24992922922 whatsapp)	Treasury Manager	<ul style="list-style-type: none"> - Daily cash management - Debt facilities management - Interest rate risk management and development of risk mitigation strategies - Foreign exchange risk management and development of foreign exchange risk mitigation strategies - Making sure all treasury transactions are entered in the ERP and complying accounting principles

DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
08/08/2021	Present	Present	Khartoum, Sudan	249Startups Mr. Mutaz MohamedNour (mutaz@249startups.com) Mr. Ahmed Elmurtada (ahmed@249startups.com) Mrs. Khansa Sayed (khansa@249startups.com)	Finance & Accounting Director	<ul style="list-style-type: none"> - Finance management - Accounting Function - Treasury and allocation and disbursement of finances - Mobilizing and managing funds Example: - OCIF EUR 1.4m, UNIDO USD 280k, Orange Corner Sudan & Darfur amount of EUR 800k, CFYE EUR 500k - Engage with and enhance investors, partners and donor's financial confidence and deliver their expected financial standards, plans and reports. - Develop and implement entrepreneur's fund's investments instruments, strategies and programs that fits the Sudanese ecosystem and manage all its related activities. - Develop and implement company fund raising, capital formation and capital deployment strategies. - Conduct and review internal and external feasibility studies and evaluate investments

STATEMENT OF EXCLUSIVITY AND AVAILABILITY¹

CIG Z8F3C2B5DF

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From	To	Availability
01.10.2023	28.02.2024	full time

I confirm that I do not have a confirmed engagement² as key expert in another EU/EDF-funded project, or any other professional activity, incompatible in terms of capacity and timing with the above engagements.

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I also declare that I am not in a situation of conflict of interest or unavailability, that I am not in the list of EU restrictive measures (www.sanctionsmap.eu) and commit to inform the tenderer(s) of any change in my situation.

I acknowledge that I have no contractual relations with the contracting authority and in case of dispute concerning my contract with the contractor I shall address myself to the latter and/or to the competent jurisdictions.

Name	KHALID HASSAN KHIDIR MAKKI
Signature	
Date	6 SEPTEMBER 2023

¹ To be completed by all key experts.

² The engagement of an expert is confirmed if the expert is committed to work as a key expert under a signed contract financed by the EU general budget or the EDF or if he/she is a key expert in a tender that has received a notification of award. The date of confirmation of the engagement in the latter case is that of the notification of award to the contractor.

CURRICULUM VITAE NAME

1. **Proposed Role in the project:** Project Manager
2. **Family Name:** Mohamed
3. **First Names:** Mutaz
4. **Date of birth:** 6.10.1989
5. **Nationality:** Sudanese
6. **Civil status:** Married
7. **Education:**

INSTITUTION	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	DEGREE(S) OR DIPLOMA(S) OBTAINED
Sudan University of Science and Technology (2006-2011)	13/March/2006	22/September/2011	Bachelor of Engineering in Aeronautical Engineering

8. Languages: scale of A1 to C2 (C2=proficient/excellent;A1= beginner/basic)

LANGUAGE	READ	SPEAK	WRITE
Arabic	Native		
English	C2	C2	C2

9. **Professional memberships:** Global Entrepreneurship Network Sudanese Businesses Federation Innovation and Entrepreneurship Community (IEC)TechStars Startup Weekend Community
10. **Other skills:** Research, Business Coaching, Business Development, Business Management Project Management, Fund raising, Fund management , Deals structuring and management
11. **Present position:** Managing Director
12. **Years within the firm:** 5 Years
13. **Key qualifications (relevant to project):**
 - Designed and implemented more than 7 projects targeting SME's development and support, facilitated more than 15 entrepreneurship Hackathons with a total of
 - Entrepreneurship Training in more than 10 cities around Sudan (Khartoum, Kassala, Port Sudan, ElGadarif, Nyala, ElfAshir, Al-Gazira, Sinar, Atbra, Shandi)
 - Since 2011 working in building the entrepreneurial eco-system in Sudan.
 - Till today worked with +750 MSMEs and start-ups on developing their business models, operational plans, strategy development, financial & organizational management. .
 - Working experience with following international agencies: GIZ, ILO, UNDP, UNIDO, RVO, JICA.
 - Curriculums Design and Development (Introduction to Entrepreneurship, Design Thinking, Business Planning, Strategy Formulation, Business Modeling, Financial Planning, Leadership and Human Resource Management)
 - Established 5 different owned businesses in different sectors

14. Professional experience:

DATE FROM DD/M M/YYYY Y	DATE TO DD/M M/YY YY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
06/2021	09/2021	90 Days	Khartoum / Sudan	ILO Evans Iwanga lwanga@ilo.org Fatima Elsanousi sirelkhatim@ilo.org Ahmed Khalf Allah, Ahmed Atia Allah ahmedkhalfallah@ilo.org	Consultant	Adapting the SIYB entrepreneurship modules to the Sudanese context and developing modalities that allow for real business experiences in the local market Targeting different segments such as marginalized groups, women, refugees and host communities. Conducting ToT training sessions for selected trainers.
02/2021	11/2022	108 days	Sudan	Ahfad University Widad A.Rahman widadali01@live.com Mohammed Alsaeed eng.mohammed.alsaeed@gmail.com Amira Kamil amirakamil2@yahoo.com	Data Collection and field work, Communication Coordinator	Collecting data and coordinating the data & field work from the different states across Sudan as part of the GEM Sudan 2021 report team. GEM (Global Entrepreneurship Monitor) National Report for Sudan comprehensively reflects the status of entrepreneurship and the overall context within which entrepreneurship in Sudan is undertaken.
10/2019	03/2022		Kassala / Sudan	GIZ Osman, Ragi Osman Ibrahim ragi.osman@giz.de Sinha, Pratap GIZ SD pratap.sinha@giz.de Idriess, Moaz Emadeldin GIZ SD moaz.idriess@giz.de	Consultant	Developing the study and business plan for the establishment of "Young Entrepreneurs Hub" (YEH) in Kassala that provide space for local young entrepreneurs' targeting vulnerable groups such as women, IDPs and refugees. Giving trainings covering a wide range of business development services as well as soft-skills necessary to successfully conduct a business in the private sector.
10/2018			Sudan	RVO, Orange Corners Gomes Monteiro, R.A.E. (Ramiro) ramiro.gomesmonteiro@rvo.nl Parigger, E. (Erik) Erik.Parigger@rvo.nl	Project Director	Leading the establishment, launch and implementation of the Orange Corners program activities in Sudan offering support to more than 120 entrepreneurs ; empowering and providing entrepreneurs (including women and refugees) in Sudan with a 6-months incubation program and training on the needed technical skills to start and develop their businesses; conducting activities and training sessions for university students, female entrepreneurs and aspiring entrepreneurs in Kassala and Nyala ; leading the design and the development of the incubation program

DATE FROM DD/M M/YYYY Y	DATE TO DD/M M/YY YY	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
				Moonen, ir. M.A. (Martijn) martijn.moonen@rvo.nl		training and activities; providing mentorship, coaching and business development consultancy for the program participants; designing programs and activities that address the different identified ecosystem gaps and challenges.
01/2018 – ongoing			Sudan	249Startups Ahmed Elmurtada Ahmed@249startups.com Khansa Alhag Khansa@249startups.com Khalid Makki Khalid@249Startups.com	Managing Director (Co-Founder)	Leading and overseeing the establishment, management, and the operations of the organization. Providing coaching and business development support for selected entrepreneurs. Supporting the organization's implementation of: providing business support to more than 120 startups training more than 5.000 individuals (e.g. vocational centers graduates, refugees, IDPs, industry leaders, decision makers, entrepreneurs etc.) with customized programs in different states (e.g. Khartoum, Gedarif, Kassala, Red Sea, South Darfur) and at different locations Developing and customizing more than 17 different entrepreneurship tools and curriculums for female entrepreneurs, university students, refugees and IDPs, others. Developing and implementing different support programs that includes fund, incubation, acceleration and buinsses development programs and activities targeting MSMSE's, vulnerable groups such as women and IDP's, youth in different cities around Sudan. develop and support the Sudanese entreprenures to start and grow their businesses.
02/2014	01/2019	718	Sudan		Trainer & Executive Director	Developing and providing more than 20 training programs about introduction to entrepreneurship and leadership sessions to +600 of aspiring entrepreneurs, entrepreneurship experts and trainers in different states around Sudan and business development activities for young Sudanese entrepreneurs. Overseeing and managing the operational activities of the organization.



بسم الله الرحمن الرحيم
جمهورية السودان

THE REPUBLIC OF THE SUDAN

جامعة السودان للعلوم والتكنولوجيا

Sudan University of Science & Technology

College of Engineering



B 0026793



CERTIFICATE

We the undersigned hereby certify that the **Senate** has awarded

Mutaz Mohamednour Hassan Mohamed (Sudanese)

the Degree of **Bachelor** of Engineering in **Aeronautical** Engineering

(**Avionics**) after completing the Five-Year prescribed course and

passing the final Examination.

Class of Award : Second Class Division Two (Honours)
Date of Award : 22/September/2011
Date of Issue : 03/01/2013

SIGNATURE OF :
AND STAMP OF :
DATE: 9.1.2013

Dr. Eisa Hashier Mohamed
Dean

Dr. Elfadil Mahmoud Elkarsany
Registrar

Dr. Ahmed Zuhairi Mohammed
Secretary of Academic Affairs

(Any Alteration Invalidates The Certificate)

STATEMENT OF EXCLUSIVITY AND AVAILABILITY¹
CIG Z8F3C2B5DF

I, the undersigned, hereby declare that I agree to participate exclusively with **the tenderer Startups for Advanced business** in the above-mentioned service tender procedure. This includes that I will not be proposed as a replacement expert in this tender procedure. I declare that I am able and willing to work for the period(s) set for the position for which my CV has been included if this tender is successful, namely:


From	To	Availability
01.10.2023	28.02.2024	full time

I confirm that I do not have a confirmed engagement² as key expert in another EU/EDF-funded project, or any other professional activity, incompatible in terms of capacity and timing with the above engagements.

By making this declaration, I understand that I am not allowed to offer my services as an expert to any other tenderer participating in this tender procedure. I am fully aware that if I do so, I will be excluded from this tender procedure, the tenders will be rejected, and I may also be subject to exclusion from other tender procedures and contracts funded by the EU/EDF.

I also declare that I am not in a situation of conflict of interest or unavailability, that I am not in the list of EU restrictive measures (www.sanctionsmap.eu) and commit to inform the tenderer(s) of any change in my situation.

I acknowledge that I have no contractual relations with the contracting authority and in case of dispute concerning my contract with the contractor I shall address myself to the latter and/or to the competent jurisdictions.

Name	Mutaz Mohamed Nour Hassan
Signature	
Date	13/09/2023

CURRICULUM VITAE – MANAL RABIH

1. **Proposed Role in the project:** Fund Coordinator
2. **Family Name:** Rabih
3. **First Names:** Manal Siddig
4. **Date of birth:** Feb/6th/1989
5. **Nationality:** Sudanese
6. **Civil status:** Single
7. **Education:** Postgraduate - MBA

INSTITUTION	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	DEGREE(S) OR DIPLOMA(S) OBTAINED
Università Cattolica del Sacro Cuore	Jan/9 th /2021	Feb/5 th /2021	Global MBA in Impact Entrepreneurship
University of Medical Sciences and Technology	Sep/2 nd /2006	Jul/29 th /2010	B.Sc. Business Administration - Finance Specialization

8. Languages: scale of A1 to C2 (C2=proficient/excellent; A1= beginner/basic)

LANGUAGE	READ	SPEAK	WRITE
Arabic	C2	C2	C2
English	C2	C2	C2

9. **Professional memberships:** (CAMS) - Certified Anti-Money Laundering Specialist

10. **Other skills:** (CIB) - Certified Islamic Banker

11. **Present position:** Fund Management Team Leader

12. **Years within the firm:** <1 year

13. **Key qualifications (relevant to project):** Experience in Compliance, Due Diligence, Fund Management, Reporting, and reconciliations experience

14. **Specific experience in region:**

COUNTRY	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY
Sudan, Egypt	Feb/14 th /2023	Present
Qatar, Sudan	Sep/8 th /2019	Feb/10 th /2023
Qatar	Apr/29 th /2018	Jul/4 th /2019
Sudan	Jan/1 st /2016	Apr/26 th /2018
Sudan	Jan/1 st /2013	Dec/31 st /2015
Sudan	Oct/13 th /2011	Dec/31 st /2012

15. Professional experience:

DATE FROM DD/M M/YYYY Y	DATE TO DD/M M/YYYY Y	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
Feb/14 ^t h/2023	Present		Sudan		Fund Management Team Leader	-Structuring different debt and equity fund models, to cater to specific needs of the beneficiaries to ensure their success growth, and impact. -Performing due diligence on potential investments, collaborating with the senior team to make decisions on investment opportunities. -Managing funding and portfolio of startups as well as working with the team on investment and funding requirements. -Implementing fund management strategy and managing investing activities.
Sep/8 th /2019	Feb/10 ^t h/2023		Qatar, Sudan	Khalid Ibrahim kibrahim@ndi.org	Consultant	-Conducting research, analyzing, and amending risk policies, preparing financial calculations and models, drafting, and reviewing contracts. -Assess and evaluate opportunities and benefits of expanding small businesses, make recommendations to streamline operations, and increase supply chain efficiency
Apr/29 ^t h/2018	Jul/4 th / 2019		Qatar	Mohammed Adil Mirza Mohammed.mirza@masraf.qa	Senior Treasury Officer	-Supervised a team of four to ensure effective day-to-day performance while minimizing operational risk and was the focal contact person between internal audit and departments, correspondent banks and external parties. -Reconciliation of internal books and their corresponding external accounts. -Matching, sending trade confirmations, and settling obligations in a timely manner. -Dealing with internal departments in finding solutions and means to perform tasks more effectively.
Jan/1 st / 2016	Apr/26 ^t h/2018		Sudan	Khaled Zada khaled@northpassimmigration.com	Treasury Supervisor	-Led a team of six to oversee FX, MM, and CM units and ensured they were in line with requirements and ensuring compliance regulations were upheld.

DATE FROM DD/M M/YYYY Y	DATE TO DD/M M/YYYY Y	ACTUAL WORKING DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
						<ul style="list-style-type: none"> -Monitoring FX position and revaluation, approving deposits/withdrawals above branch threshold, as well as coordinating with corporate teams for high-value transactions. -Overseeing the portfolio of proprietary trading Analysis, revaluation, and buying/selling shares, follow-up of dividends payments. -Assisted FI Unit in Correspondent Bank Audit and KYC data. -Participated in the review of our SOP manual and internal compliance procedure after assessing risk, also reduced TAT on several processes through communicating with Retail, Corporate, Trade, and Operations departments.
Jan/1 st / 2013	Dec/31 ^s / t/2015		Sudan		Treasury Officer	<ul style="list-style-type: none"> -Managed the two proprietary funds from profit calculation and reconciliation to closure, redemption and audit. - Covering Nostro and Vostro accounts. -Trained all new staff and interns and provided feedback reports to management and HR. -Prepared two workshops spearheaded by our department for attendance from all banks in Sudan.
Oct/13 ^t / h/2011	Dec/31 ^s / t/2012		Sudan		Treasury Associate	<ul style="list-style-type: none"> - Approved, screened payments, and performed due diligence to ensure that they met with AML and compliance policies. - Ensuring adequate Statutory Liquidity Ratio securities were maintained with the Central Bank and that minimal loss was attained upon liquidation. -Ensuring daily cash requirements across branches nationwide are met. -Preparing reports for executive management.

DATE FROM DD/M M/YYYY Y	DATE TO DD/M M/YYYY Y	ACTUAL WORKIN G DAYS [1] IN FTES [2]	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION

STATEMENT OF EXCLUSIVITY AND AVAILABILITY¹
CIG Z8F3C2B5DF

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
From	To	Availability
01.10.2023	28.02.2024	full time

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Name	Hanael Siddig Umbadde Rabin
Signature	
Date	Sep. 17 th / 2023

CURRICULUM VITAE NAME

1. **Proposed Role in the project:** System Data Analyst
2. **Family Name:** Abdalla
3. **First Names:** Rana
4. **Date of birth:** 29/07/1999
5. **Nationality:** Sudanese
6. **Civil status:** Single
7. **Education:**

INSTITUTION	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	DEGREE(S) OR DIPLOMA(S) OBTAINED
UCSI University	2/1/2018	10/03/2021	Bachelor of Science in Computing

8. **Languages: scale of A1 to C2 (C2=proficient/excellent;A1= beginner/basic)**

LANGUAGE	READ	SPEAK	WRITE
Arabic	C2	C2	C2
English	C2	C2	C2
Turkish	A2	B1	A1

9. **Professional memberships:**

10. **Other skills:**

11. **Present position:** Data Analyst

12. **Years within the firm:** 2+ Years

13. **Key qualifications (relevant to the project): Business Analysis, Software Design, Data Analysis**

Specific experience in the region:

COUNTRY	DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY
Sudan	10/03/2021	13/09/2023

14. Professional experience:

DATE FROM DD/MM/YYYY	DATE TO DD/MM/YYYY	LOCATION	COMPANY & REFERENCE PERSON[3] (NAME & CONTACT DETAILS)	POSITION	DESCRIPTION
01/03/ 2023	13/09/ 2023	Khartoum, Sudan	249Startups Ahmed Elmurtada: +249 91 800 3874 Mutaz Elnour: +249 91 234 3899 Khansa Hassan: +249 91 234 8019	Data Analyst	<ul style="list-style-type: none">- Mapping data structures and development process of different projects and systems.- Developed data collection surveys and analyzed responses for Research projects targeting Startups and SMEs in Sudan, in partnership with Clingendael Institute.- Data management and design development of startups and SME Incubation programs (Orange Corners, SANAD), and provided consultations. and training to participating entrepreneurs.- Collaborating with Finance, Procurement and HR departments collect, clean, and analyze department data from multiple sources comprising programs, fund, and organizational data, producing insights to introduce and Implement systems that optimize business processes.- Worked as part of the Data and technology team developing an automated system to optimize company functions and processes to streamline data collection across organization and creating specialized dashboards for reporting and presentation.

07/08/ 2023	28/2/2 023	Khartoum, Sudan	249Startups Ahmed Elmurtada: +249 91 800 3874 Mutaz Elnour: +249 91 234 3899 Khansa Hassan: +249 91 234 8019	Digital Marketing Specialist	<ul style="list-style-type: none"> - Developing and maintaining company website and related programs and projects webpages. - Creating, and planning social media and marketing content and pages, while maintaining branding guidelines for different programs and projects within organization.
01/01/ 2022	14/04/ 2023	Khartoum, Sudan	Molly Services	Founder	<ul style="list-style-type: none"> - Marketing Agency providing Marketing consultations, design, event planning, digital marketing and system analytics services. - Planning and hosting Bazars and creating access to market opportunities for social commerce businesses. - Building an ecommerce website solution for mobile commerce businesses to showcase their products professionally and using Bazars as a customer driving event to multiple businesses at the same time.
10/03/ 2021	01/05/ 2021	Khartoum, Sudan	Syber Technology	Software Development intern	<ul style="list-style-type: none"> - Working as backend developer on syberDelivery app, preforming code updates, Testing and bug fixes using Java and spark. - Supporting team on other ongoing projects.

06/09/ 2020	25/12/ 2020	Kuala lumpur, Malaysia	Trading Post Australia	IT and Marketing Intern	<ul style="list-style-type: none"> - Working on a marketplace ecommerce platform supporting the team by updating database information, running code scripts and managing customer ads on platform
01/07/ 2020	09/08/ 2020	Kuala lumpur, Malaysia	UCSI Group	Web development Intern	<ul style="list-style-type: none"> - Working as a web development intern maintaining and building new websites using CSS and Bootstrap, - while carrying out routine site maintenance and updating content.
01/06/ 2020	01/07/ 2020	Kuala lumpur, Malaysia	Horicabid Sdn. Bhd.	Data and AI intern	<ul style="list-style-type: none"> - Training on basis of data analysis, python programming and application of Data manipulation. - Building and using web scrapers to collect data and store into different formats for use.
01/11/ 2019	07/01/ 2021	Kuala lumpur, Malaysia	Job Hunt Sdn. Bhd.	Rotating Intern	<ul style="list-style-type: none"> - Rotating intern supporting and fulfilling multiple tasks across multiple departments, including Admin, Recruitment, accounting and IT.

STATEMENT OF EXCLUSIVITY AND AVAILABILITY¹**CIG Z8F3C2B5DF**

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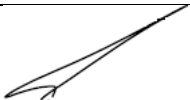
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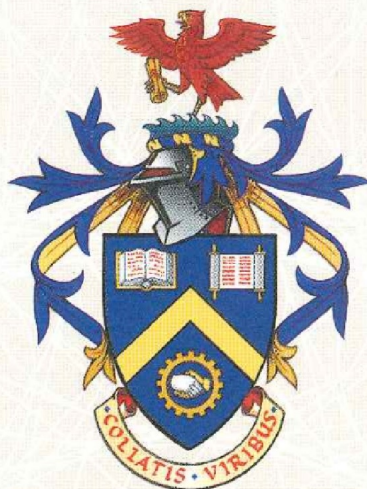
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Name	Rana Emadeldin Hamid Abdalla
Signature	
Date	13/09/2023

¹ To be completed by all key experts.

² The engagement of an expert is confirmed if the expert is committed to work as a key expert under a signed contract financed by the EU general budget or the EDF or if he/she is a key expert in a tender that has received a notification of award. The date of confirmation of the engagement in the latter case is that of the notification of award to the contractor.

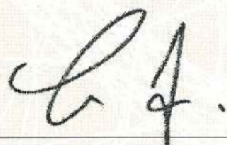


Rana Emad Eldin Hamid Abdalla

HAVING COMPLETED THE REQUIRED COURSES OF STUDY AND
HAVING COMPLIED WITH ALL OTHER REQUIREMENTS OF
UCSI UNIVERSITY IS HEREBY CONFERRED

Bachelor of Science (Hons)
with Second Class Honours (Upper Division)
in
Computing

IN TESTIMONY WHEREOF WE HAVE AFFIXED OUR SIGNATURES
AND THE SEAL OF UCSI UNIVERSITY



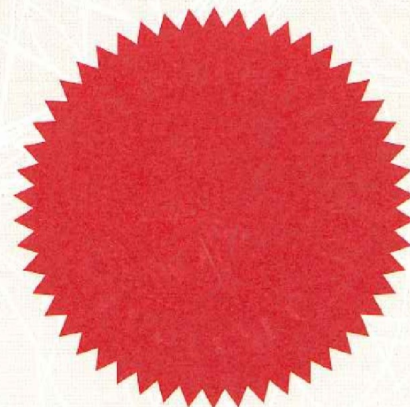
Pro-Chancellor



Vice-Chancellor



Registrar



21st August 2021

Nº 51447

CERTIFICATE OF PARTICIPATION

Rana Emad Abdalla

Is Thanked for Their Participation Of

Al Sharq Youth Annual Conference 2019 Workshop:

Data Privacy and Cybersecurity

Conducted by Mr. Wan Zulhamli

PRESENTED BY:

Ibrahim Juneidi / General Coordinator

DATE:

1st & 2nd of May



REPUBLIC OF SUDAN

License No. **536**

Serial No. BCA025



BUSINESS ANALYSIS
— CENTER —

CERTIFICATE

— OF ACHIEVEMENT —

This is certify that

Rana Emadeldin Hamid Abdalla

Has successfully completed the practical case base training in

Business Analysis PMI-PBA

During the period 19 February 2023 – 23 February 2023

(20 Hours)

Duaa

Duaa Abdalaziz
Training Manager



Wajdi Wageealla

Dr. Wajdi Wageealla
Trainer & Consultant

Canadian Training Center of Human Development



This certifies that

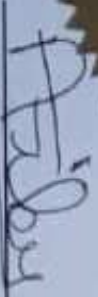
RANA EMAD ALDIN HAMID ABDALLA

has successfully completed a comprehensive training course in
Diploma in Business Administration
and in recognition thereof, is hereby awarded this

Certificate of Achievement


In witness thereof I have hereto subscribed my name and affixed the seal of
the Canadian Training Center of Human Development
this 30th day of March to 01st day of April, 2019




Amal Elfiky, Licence ès Lettres
(langue et littérature française)
President

(DMA# 5659)


Dr. Ibrahim Elfiky, PhD, MEd, CHA, CMM
Founder of Neuro-Conditioning Dynamic™
Certified Trainer of Neuro-Linguistic Programming
Certified Master Clinical Hypnotherapist
Certified Reiki Master


Hothifa Al-Omari
Decision Makers of Human Development

Canadian Training Center of Human Development



This certifies that

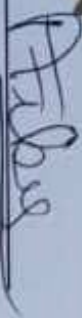
RANA EMAD ALDIN HAMID ABDALLA

has successfully completed a comprehensive training course in

Diploma in Project Management
and in recognition thereof, is hereby awarded this
Certificate of Achievement


In witness thereof I have hereto subscribed my name and affixed the seal of
the Canadian Training Center of Human Development
this 30th day of March to 01st day of April, 2019




Amal Elfiky, Licence ès Lettres
(langue et littérature française)
President


Dr. Ibrahim Elfiky, PhD, MEd, CHA, CMM
Founder of Neuro-Conditioning Dynamic™
Certified Trainer of Neuro-Linguistic Programming
Certified Master Clinical Hypnotherapist
Certified Reiki Master

(DMA# 5689)


Hothifa Al-Omagi
Decision Makers of Human Development

ANNEX V: BUDGET

Global price: EUR 418,450..... ALL INCLUDED

Note: The price shall include VAT/indirect taxes.

Please provide a price breakdown completing the table below:

No.	Budget Item	Calculation basis	% (max. 15%)	Unit Cost	Total EURO
1	Service costs for fund management	As a percentage of the total fund to be managed (approx. EUR 980,000.00)	15.0%	183.75 €	147,000. €
2	Technical Assistance Cost	Per beneficiary (approx. 800 targeted beneficiaries)	60.0%	314.31 €	251,450 €
3	Other service costs related to the setup & management of the e-platform	Global cost	5.0%	25.00	20,000 €
TOTAL AMOUNT					418,450 €

Startups For Advanced Business Co Ltd

.....





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

IBAN/ACCOUNT NUMBER ③

CURRENCY

BIC/SWIFT CODE

BRANCH CODE ④

BANK NAME

ADDRESS OF BANK BRANCH

STREET & NUMBER

TOWN/CITY

POSTCODE

COUNTRY

ACCOUNT HOLDER'S DATA

AS DECLARED TO THE BANK

ACCOUNT HOLDER

STREET & NUMBER

TOWN/CITY

POSTCODE

COUNTRY

REMARK

BANK STAMP + SIGNATURE OF BANK REPRESENTATIVE ⑤

DATE (Obligatory)

SIGNATURE OF ACCOUNT HOLDER (Obligatory)

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 are not required. The signature of the account-holder and the date are ALWAYS mandatory.



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	STARTUPS FOR ADVANCED BUSINESS CO LTD		
BUSINESS NAME (if different)			
ABBREVIATION	249STARTUPS		
LEGAL FORM	PRIVATE LIMITED 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	53826		
SECONDARY REGISTRATION NUMBER (if applicable)			
PLACE OF MAIN REGISTRATION	CITY	KHARTOUM	
	COUNTRY	SUDAN	
DATE OF MAIN REGISTRATION	30 DD	10 MM	2018 YYYY
VAT NUMBER	300000518161		
ADDRESS OF HEAD OFFICE	PLOT 327 BLOCK 25 MANSHIYA, DOHA STREET, KHARTOUM		
POSTCODE	111111	P.O. BOX	
		CITY	KHARTOUM
COUNTRY	SUDAN	PHONE	+249912343899
E-MAIL	MUTAZ@249STARTUPS.COM		

DATE 14/09/2023

SIGNATURE OF AUTHORISED REPRESENTATIVE

STAMP



① National denomination and its translation in EN or FR if existing.

② NGO = Non Governmental Organisation, to be completed if NFPO is indicated.

③ Registration number in the national register of companies. See table with corresponding field denomination by country.