



**THE GREEN RECYCLING ENTERPRISES ENGAGING IN NEW  
TECHNOLOGY FOR A CIRCULAR ECONOMY IN ZAMBIA  
(GREENTech4CE) PROJECT**

**Reference No:**

**Agreement No. EuropeAid /177993/DD/ACT/ZM**

**REQUEST FOR PROPOSALS FOR THE PROVISION OF BUSINESS  
DEVELOPMENT SERVICES TO STARTUPS & SMALL ENTERPRISES**

**CALL III – BUSINESS DEVELOPMENT SERVICE PROVIDERS(BDSPs)**

**GRANTS BETWEEN EUR 60,000 and EUR 150,000**

**DEADLINE FOR SUBMISSION  
29.08. 2025 at 12.00 (noon) CAT**

This project is implemented



### ASSIGNMENT SUMMARY

<b>Title of Assignment</b>	Request for Expression of Interest for the Provision of Business Development Service to startups and small enterprises
<b>Location of Assignment</b>	Lusaka, Copperbelt and Northwestern
<b>Reports To</b>	Project Management Unit (PMU)
<b>Anticipated Start Date</b>	5 <sup>th</sup> December 2025
<b>Duration of Contract</b>	12 Months
<b>Target Beneficiaries</b>	Startups and Small enterprises implementing or transitioning to Green, Circular and Digital (GCD) business models
<b>Target Sectors</b>	Start-ups, and small enterprises within the following sectors: <ol style="list-style-type: none"><li>1. Manufacturing</li><li>2. Services</li><li>3. Construction</li><li>4. Digital</li><li>5. Transport and Logistics</li><li>6. Energy (including waste to energy)</li><li>7. Mining (upstream and downstream) with a focus on artisanal mining in Critical Raw Materials (CRM)</li><li>8. Creative Arts</li></ol>

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## 1.0.ABBREVIATIONS

AI	Artificial Intelligence
AV	Augmented Reality
BAZ	Bankers Association of Zambia
BDSP	Business Development Services Providers
BOZ	Bank of Zambia
B2B	Business to Business
B2C	Business to Consumer
C2C	Consumer to Consumer
ECP	External Compliance Officer
EU	European Union
EUD	European Union Delegation
FM	Fund Manager (Self Help Africa & Consortium Partners)
FSP	Financial Service Providers
GREENTech4CE	Green Recycling Enterprises Engaging in New Technology for a Circular Economy in Zambia
IC	Independent Investment Committee
IoT	Internet of Things
IP	Implementing Partner(s)
Imani	Imani Development Ltd
GREENTECH4CE PMU	GREENTech4CE Project Management Unit
MCTI	Ministry of Commerce, Trade and Industry
MGEE	Ministry of Green Economy and Environment
MoTS	Ministry of Technology and Science
MSME	Mirco Small & Medium Enterprise
NABII	National Advisory Board for Impact Investment
PF	Project Fund
Prospero	Prospero Limited
PMB	Project Management Board
PMU	Project Management Unit/Project Team
PSC	Programme Steering Committee
SEC	Securities and Exchange Commission
SHA	Self Help Africa
Tandem	Tandem Circular
TC	Technical Committee
VR	Virtual Reality
ZACCI	Zambia Chamber of Commerce and Industry
ZAM	Zambia Association of Manufacturers
ZBAN	Zambia Business Angels Network
ZDA	Zambia Development Agency

## 2.0. BACKGROUND AND SCOPE OF BUSINESS DEVELOPMENT SERVICE PROVIDERS (BDSPS)

The Green Recycling Enterprises Engaging in New Technology for a Circular Economy (GREENTech4CE) in Zambia is inviting eligible local Business Development Service Providers (BDSPs) to submit applications for this expression of interest to provide business development support (BDS) to startups, micro, and small enterprises under the GREENTech4CE Project.

The GREENTech4CE project implemented by Self Help Africa and its Implementing Partners (Tandem Circular, Imani Development and Prospero Limited) and funded by the European Union is dedicated to fostering sustainable and inclusive economic growth in Zambia. The project promotes sustainable practices by supporting the development of start-ups and MSMEs within the green, circular economy, and digital (GCD) sectors, or those seeking to transition to GCD business models. Through comprehensive technical and financial support, GREENTech4CE drives innovation, creates employment opportunities, and facilitates economic diversification.

The project is targeting the “missing middle” which are businesses that are considered too risky because they are in new or innovation led sectors, and growth stage businesses not too mature for commercial financing and other investments. The key approach of the GREENTech4CE project is to support the growth and success of startups, micro and small and medium businesses by providing quality business development support, expert advice and funding. The project involves collaboration with various stakeholders, including the government, businesses, and consumers, to foster sustainable and positive changes in the green economy.

The project will also award business growth & innovation competition prizes via a competitive process. Enterprises with a demonstratable commitment to improving, through successful engagement with BDSPs, will be eligible to receive cash prizes to invest in feasibility/market studies, technical support, equipment and staff etc.

The GREENTech4CE project supports the implementation of the recently launched Zambia’s **Green Growth Strategy** to generate economic growth that is also socially inclusive and environmentally sustainable. It supports the **Eighth National Development Plan (8<sup>th</sup> NDP)** objectives to achieve economic diversification, increase local value addition, and create new and decent jobs.

This project falls under the broader Green Economy Promotion and Diversification (GEPD) Project supported by the European Commission, which seeks to address Zambia’s economic vulnerabilities and environmental challenges. Together, these initiatives strive to build a resilient and sustainable future for Zambia.

The project employs a blended financing model, combining business’s own contributions (*skin in the game*) with project financial support (*matching grant*) to stimulate further investment and commitment. It adopts an adaptive management approach, premised on co-creations as well as continuous improvements based on feedback and new information to address the needs of businesses and the community. It emphasises the inclusion such as of women and youth entrepreneurs, helping them overcome barriers to participating in the economy.

In the context of the project, BDSPs will provide technical assistance and advisory services to MSMEs, particularly in the GCD economy. Specifically, as part of their engagement with start-ups and micro-enterprises, BDSPs will conduct case by case needs assessments to determine what tailored technical assistance and mentoring support is required, including but not limited to

administrative and compliance needs, technical needs (skills, management and staff structure, governance, business model, efficiency, market size, competition, environmental impact, social impact), and investment needs.

GREENTech4CE will ensure equal rights and opportunities for BDSPs in the GCD economy. The BDSPs will also explore in-depth the challenges and barriers facing women and youth entrepreneurs in Zambia from participating in this space, and the most promising GCD sectors that are/can engage women and youths.

To respond to this expression of interest, eligible applicants must fill out this [Request to Apply Form](#). Eligible applicants who pass the initial screening will be invited to submit their Full Proposals in the prescribed template to be provided.

### 3.0. SPECIFIC OBJECTIVES OF THE GREENTECH4CE PROJECT

The intervention logic of the GREENTech4CE project aims to address the challenges MSMEs face in transitioning into a sustainable and diversified green, circular, and digital (GCD) economy. The project intends to enhance MSMEs' capacities through technical assistance and financial support, to increase local value addition and sector diversification, to link value chains associated with CRMs and increase market awareness and access for GCD products. By improving the availability and diversity of financial products for MSMEs and fostering public-private learning and policy advocacy, the project seeks to attract more investments and facilitate MSME growth in Zambia's GCD economy.

Specific objectives include support and development of **550 start-ups and micro-enterprises** through technical assistance and grant support for business development; boost economic growth by enhancing market access, including local, regional, and international markets to **300 start-ups and micro-enterprises and 250 SMEs**. Further, impact investors/venture capital will develop and provide access to financial options for GCD MSMEs, joint ventures and start-ups, thus helping diversify the investment landscape.

Over its duration, the project will support, through financial support and technical assistance, approximately **800 MSMEs**<sup>1</sup>. It is estimated that **eight to fifteen BDSPs will be supported** BDSPs will be supported through grants to enable them to recruit startups and micro enterprises, particularly those working or transitioning to the GCD economy. The financial support will also enable BDSPs to develop and implement incubation and acceleration programs for MSMEs, especially those led by women and youth, to strengthen their capacities, facilitate market access, and attract investment within the green, circular, digital economy, and CRM sectors. Approximately EUR 1.5 million will be allocated to BDSPs which will be delivered using a milestone-based payment mechanism. The financial support sizes per eligible BDSP will range from EUR 60,000 and EUR 150,000.

The Project has also earmarked catalysing at least EUR 20 million of new investment for GCD MSMEs and start-ups, eventually translating into job creation - **2,000 new full-time equivalent (FTE) jobs and 4,000 existing FTE jobs** sustained within the targeted MSMEs, thereby generating a significant economic impact for employees and their households.

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<sup>1</sup> (small medium enterprises and startups in and/or transitioning the Green, Circular or Digital economy)

An estimated **500 individuals from targeted MSMEs** will complete specialised training and attain relevant qualifications through courses and modules in circular economy and financial, digital, and management literacy – this will include advising on curricula improvements for TVET qualifications related to circular economy. In addition, from a social inclusion perspective, the project will target **50% women and 75% youth entrepreneurs** as participants, enhancing their participation in sustainable GCD economies.

The project will also award business growth & innovation competition prizes via a competitive process. Enterprises with a demonstratable commitment to improving, through successful engagement with BDSPs, will be eligible to receive cash prizes to invest in feasibility/market studies, technical support, equipment and staff etc.

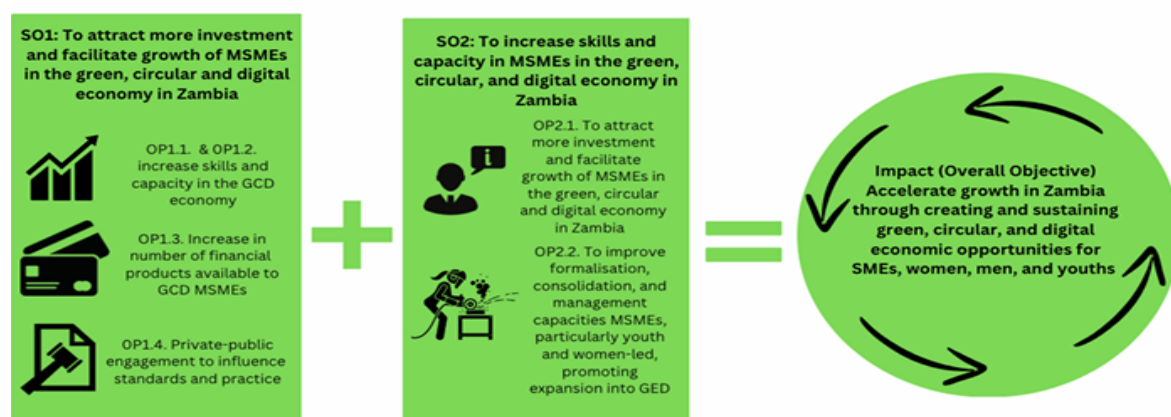
#### 4.0. OBJECTIVES OF THE ASSIGNMENT

This is a **request for expressions of interest** inviting eligible Business Development Service Providers (“BDSPs or applicants”) for the provision of **tailored business development support services** to targeted start-ups, micro, and small businesses to deliver the specific objectives of the project in section 2.0 (“the Assignment”).

The intervention logic for the project as described in the Description of the Action seeks to address the challenges facing MSMEs to create a sustainable Green, Circular and Digital Economy. This action responds directly to the attainment of the overall Project Objective to accelerate growth in Zambia through creating and sustaining green, circular and digital economic opportunities for SMEs, women, men and youths.

Specifically, this Call creates the necessary platforms that will enhance the competitiveness of start-ups and MSMEs through capacity building. The Call is responsive to how the project will deliver the following outputs.

- Output 1.1 - 550 start-ups and micro-enterprises use technical assistance and grant support for business development. The call is critical not only for capacity building but also the delivery of the Business Growth and Innovation Competition where enterprises will access competitive cash prizes.
- Output 2.1 - Business Development Service Providers (BDSPs) use technical assistance and grant support to increase the provision of services to MSMEs particularly in the green, circular and digital economy.



Through the implementation of this Call, the project will create a pathway for the following actions.



- i. Access to GCD specific bespoke business development services by Start-ups, Micro, Small and Medium enterprises valued at EUR1,576,750.00
- ii. Through pitching competitions start-ups, micro and small enterprises will have the opportunity to access competitive prizes ranging for EUR2,000 to 25,000 for a total value of EUR1,383,936.00
- iii. Development of a pipeline of investment ready Start-ups, and Small enterprise to apply for small grants ranging between EUR25,001 to 100,000 for a total value of EUR2,619,156.00

## 5.0. OUTLINE OF CALL III – BUSINESS DEVELOPMENT SERVICE PROVIDERS

Call III aims to support the growth of Startups, and Small Enterprises in Zambia's green, circular, and digital economy including Artisanal and small-scale mining related to critical raw materials (CRM), by providing tailored business development services and financial support respectively. Call III is scheduled for launch in July 2025.

The budgeted allocation for Call III is EUR 1,576,750 which will support 8-15 Business Development Service Providers (BDSPs) engaged through two separate calls with the first targeting an initial 6-8 BDSPs. These BDSPs will develop and implement incubation and acceleration programmes for Startups and Small Enterprises, especially those led by women and youth, to strengthen their capacities, facilitate market access, and investment readiness within the green, circular, digital economy, and Critical Raw Materials sectors.

Through this Call the Project is looking to enhance selected BDSP technical appreciation of Green, Circular, Digital and Artisanal Mining Business models whilst also ensuring that selected providers also develop capacity to extend their services outside Lusaka to the Copperbelt and North-western provinces through either implementation partnerships and/or actual set up of satellite offices in said locations as the scoping study established that the majority of providers are largely based in Lusaka.

The project is seeking to construct a balanced portfolio with an initial 6-8 providers of both qualified and experienced business development service providers. The Project reserves the option of running a further call which may be open or closed at its discretion at the beginning of 2027.

Applicants for Call III will undergo pre-screening using an Applicant Assessment Form set up using Google Forms to determine eligibility within 14 days of the call's publication. The GreenTech4CE Project Team will review the assessment forms, shortlist eligible applicants, and invite BDSPs to submit a Proposal within 6 weeks of confirmation. Shortlisted BDSPs will access the Proposal template via a secured online Salesforce platform, where an account will be set up. Only eligible applicants will be invited to submit their proposals.

Shortlisted applicants will be required to submit complete technical approach/or activities, detailed project budget, and all necessary documents including where necessary partnership memorandum to meet eligibility and exclusion criteria. To support this process, the Project Management Unit (PMU) will host a Proposal Development Workshop for shortlisted BDSPs to provide guidance on the application process and key considerations for proposal development.

Following submission of the proposal, the PMU will conduct due diligence to verify and validate the requisite information from applicants. Findings from this assessment will be used to make

recommendations to the Project Management Board and Technical Committee. Additional documents will be reviewed and uploaded to the application record in Salesforce.

## Key Definitions

### a. Start-ups

**The Project as guided by the draft Start-up bill has defined a Startup** as a young enterprise, generally in the early stages of development, which has high and rapid growth potential, innovation and scalability and is characterized by innovative products, services or business models. A startup is associated with high levels of uncertainty, risk and innovation, and emanates from research and innovation output. It is disruptive to existing production, service or market structure; and potentially has significant economic impact. Startups in this case are technology driven.

Startups have played a significant role in driving economic growth in both developed and developing countries. In economies around the world which have Startup enabling ecosystems, these early-stage enterprises have contributed to the following:

- **Employment Generation:** Startups create jobs, especially in sectors where large corporations may not operate, helping to reduce unemployment.
- **Job Creation:** They create new job opportunities, contributing to lower unemployment rates and economic stability.
- **Local Economic Development:** By addressing local needs and challenges, startups stimulate local economies and improve living standards.
- **Economic Diversification:** Startups help diversify the economy by introducing new products and services, reducing dependence on traditional industries
- **Innovation and Technology:** Startups often introduce cutting-edge technologies and innovative solutions, driving advancements in various industries
- **Attracting Foreign Investment** Successful startups can attract foreign investment, bringing in capital and expertise that can further boost economic growth.
- **Competitive Edge:** They foster a competitive business environment, encouraging established companies to innovate and improve

### b. Micro, Small and Medium Enterprises

The Project has for purposes of this call chosen to use the definitions used in the [Revised National Micro Small and Medium Enterprise Policy](#).

### c. Business Incubator<sup>2</sup>

The Project has defined an incubator as a facility that helps early-stage enterprises develop and refine ideas. These are facilities operated by business development services providers including Universities operating locally and provide a host of resources including physical space accessible on need. Incubators tend to run from 6 months to 5 years. Incubators tend to provide the following benefits to founders.

- Guidance on developing products from ideas

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<sup>2</sup> [Startup Incubator vs. Accelerator: Which Is Right for You?](#)

- Experimenting support to product-market fit
- On demand access to resources
- Legal consultations
- Workspace shared with other entrepreneurs
- Networking and mentorship opportunities
- Access to financing and investment opportunities.

#### d. Business Accelerator

This is a structured programme designed to help enterprises, including start-ups grow rapidly by providing resources, mentorship, funding, and networking opportunities. These programmes are typically short-term, lasting between 3 to 6 months, although some may extend up to a year. The primary goal is to fast-track the development and success of participating businesses, enabling them to become investor-ready or achieve commercial viability in a condensed timeframe. Accelerators offer varied services to enterprises, and these can include the following.

- **Skill Development:** Through workshops and training sessions, accelerators help founders improve their entrepreneurial skills, including pitching ideas, managing operations, and understanding customer needs.
- **Mentorship:** Participants benefit from guidance provided by experienced entrepreneurs, industry experts, and investors who help refine business strategies and address challenges.
- **Market Access:** Some programmes focus on connecting startups and MSMEs with specific industries or markets to help them scale effectively.
- **Workspace:** Many accelerators provide co-working spaces equipped with essential resources, fostering collaboration and productivity.
- **Access to finance:** Enterprises often receive seed capital or growth capital from grants, angel investors, impact investors, venture capitalists, equity partners and other financial institutions.
- **Networking Opportunities:** Accelerators connect enterprises with investors, potential customers, suppliers, and other entrepreneurs. These connections can be instrumental in securing partnerships or contracts.
- **Alumni Networks:** Long-term relationships are often built during accelerator programmes. Alumni networks provide ongoing support and access to talent, investors, and feedback even after the programme ends.

## 6.0. WORK PACKAGES

The selected BDSP will, among others, be expected to deliver a **full proposal incorporating a comprehensive technical approach and a financial proposal (budget) for eligible activities and actions to be funded.** The proposed activities will be a pathway for awarding prizes through pitching competitions to deserving Startups and Small Enterprises that successfully complete the incubation and acceleration processes. Whilst the BDSP may propose the range of prizes, the prize amounts should not be included in the financial proposal.

**Location:** The project is to be implemented in Lusaka, Copperbelt and North-western provinces. BDS providers **operating or scaling operations to MSMEs outside of Lusaka will have an added advantage.**

BDSPS with demonstrated capacity can implement more than one incubation/acceleration service for any business model cluster within one grant. Whilst the packages have set out the minimum number of enterprises to be supported, the Project leaves the discretion to the BDSP to decide the upper limit. The following are the work packages/Terms of reference for each business model cluster.

**Note:** Whilst the work packages are specific to Green Circular, Digital and ASM Economic models, applicants should ensure to include among others the following aspects in the proposal.

- Mindset change
- Business and managerial competency
- Quality assurance
- Financial management
- Gender-inclusive practices

## **2.1. Green & Circular Enterprises**

Zambia's transition to a circular economy is critical for addressing environmental challenges such as waste management, pollution, and climate change while fostering sustainable economic growth. The Green Recycling Enterprises Engaging in New Technology for a Circular Economy in Zambia (GREEN Tech4CE) initiative and the Eighth National Development Plan (8NDP) emphasize the importance of green and circular business models to create jobs, reduce waste, and drive innovation. This ToR outlines the framework for engaging Business Development Service (BDS) providers to support startups and MSMEs in adopting green and circular practices in Zambia.

### **A. Objectives**

- I. To incubate and/or accelerate enterprises developing green and circular business models.
- II. To enhance the capacity of enterprises to integrate circular principles such as reduce, reuse, recycle and regenerate into their operations
- III. To facilitate access to finance including the prizes and grants under the GreenTech4CE project, technology and markets.
- IV. To promote sustainable practices aligned with Zambia's Green Growth Strategy and Vision 2030.
- V. To promote inclusive participation of women and youth in Zambia's green economy

### **B. Scope of Work**

#### **I. Institutional Capacity Building**

- i. Determine needs and costs for expanding service outreach
- ii. Elaborate implementation partnerships (if any)
- iii. Elaborate capacity building actions
- iv. Elaborate stakeholder mapping approach

#### **II. Identification, Assessment and Onboarding Enterprises.**

- i. Elaborate the method for outreach and criteria for selection of eligible enterprises
- ii. Elaborate the needs assessment process
- iii. Elaborate the recruitment and on-boarding process of at least 35-50 enterprises.

#### **III. Capacity Development Bootcamp**

- i. Develop methodology and conduct mass learning activities on circular economy principles to at least two key members of the 35-50 enterprises on content that should at minimum include.
  - Create awareness and appreciation of various Green and Circular business models e.g. resource recovery models (i.e. recycling waste into secondary raw materials)
  - Product life extension strategies (e.g. repair, refurbishment)
  - Circular supply chains using renewable or recovered materials
- ii. Hold workshops on green innovation, eco-design, sustainability reporting and digital tools for tracking resource use.
- iii. Elaborate method to assess participant comprehension assessment of Green & Circular business models to guide the selection of enterprises to proceed to incubation or acceleration programme.

#### IV. Incubation/Acceleration Programme

The programme should at best cover the following aspects

<b>Incubator</b>	<b>Accelerator</b>
<b>Early-stage</b> Elaborate actions to be undertaken for idea validation & support for feasibility analysis	<b>Growth Acceleration</b> – elaborate support for MSMEs with minimum viable product
<b>Development stage</b> Elaborate nature and depth of product development & financial planning actions to be undertaken	<b>Investment Readiness</b> – elaborate support to prepare MSMEs for investment
<b>Advanced stage</b> Elaborate nature and depth of scaling operations and market expansion activities to be availed to enterprises	<b>Networking opportunities</b> – Detail investor and market connections to be availed to Enterprises
<b>Pitch Competitions Requirements</b>	
<b>Eligibility Criteria</b> – Early stage (Incubator)) & Investment ready (Accelerator)	
<b>Preparation phase</b> – support actions	
<b>Competition format</b> – Judges eligibility criteria & criteria for evaluation	
<b>Post Competition support</b> for both winners and runners up enterprises	

#### V. Mentorship and Advisory Services

The programme should provide sector-specific mentors with expertise in Green & Circular business models which at minimum may include.

<b>Green &amp; Circular Business Models</b>
Product as a service (Paas)
Sharing Economy
Recycling & Upcycling
Composting services
Closed loop production
Energy as a service (Eaas)
Sustainable packaging models
Waste to Energy
Refurbishment & remanufacturing
Renewable energy solutions
Green building companies

## **VI. Market Linkages and Finance**

- i. Develop an approach to facilitate access to markets for green and circular products/services
- ii. Develop relationships with financiers that may include impact investors, venture capital firms, banks etc. to facilitate access to finance for MSMEs.

## **VII. Performance Monitoring & Reporting**

- i. Elaborate process to be undertaken to track and report outcomes

### **C. Deliverables.**

The Business Development Service Providers will deliver the following.

- I. Inception report complete with project implementation milestones
- II. Needs assessment report covering all onboarded enterprises
- III. Each participating business will create a comprehensive business model plan tailored to green and/or circular principles.
- IV. High-quality training materials to equip enterprises with essential knowledge and skills for green and circular business models
- V. Detailed records tracking engagement by experts and core staff during project implementation including training, structured mentoring sessions and advisory support.
- VI. Quarterly grant utilisation reports
- VII. Quarterly performance reports aligned with the Greentech4CE Monitoring and Evaluation plan

### **D. Providers Experience**

The BDSP should demonstrate having the required experience and access to facilities to seamlessly implement incubation/acceleration services for enterprises operating or seeking to transition in/to Green and Circular Business Models.

- I. Leadership team with extensive relevant experience and credentials in business development, sustainability, and innovation
- II. Proven experience in supporting startups or MSMEs in green and circular sectors, such as renewable energy or waste management etc.
- III. A pool of mentors (own staff or external experts) with expertise in sustainability and circular economy practices.
- IV. Well-equipped offices or coworking spaces that foster collaboration and innovation among team members and entrepreneurs.
- V. Experience in promoting gender equality within green and circular business ecosystems.
- VI. Proven ability to adapt programmes to emerging trends and technologies in green and circular business models.
- VII. Established connections with stakeholders in the green economy, including investors, corporates, and government agencies.

- VIII. Access to digital platforms for remote training, mentorship, and networking to support entrepreneurs across different locations.

**E. Implementation timeframes**

- I. Incubation Services 6 to 12 months
- II. Acceleration services 3 to 6 months

**F. Budget Allocation**

<b>Budget Item</b>	<b>Allocation</b>
Institutional Capacity Building	<b>5-8%</b>
Identification, Assessment & Onboarding	<b>5-8%</b>
Capacity Development Boot Camp	<b>5-8%</b>
Incubation/Acceleration Programme	<b>40-50%</b>
Mentorship and Advisory Services	<b>8-12%</b>
Market Linkages and Finance	<b>8-12%</b>
Performance Monitoring and Reporting	<b>5-8%</b>
<b>Total</b>	<b>100%</b>
<b>GreenTech4CE Contribution</b>	<b>75%</b>
<b>BDSP Contribution</b>	<b>25%</b>

## 2.2. Digital Enterprises

Digitalisation has the potential to drive the economic transformation of Zambia in a way that supports its development objectives. The digitalisation of the economy is a driver of both economic growth and socio-economic development. The mobile sector is the backbone of this digitalisation process, and a growing sector is an essential pre-requisite of a national digital transformation programme. The Government of Zambia recognises the importance of digital transformation in its development agenda. Enhancing the country's digital capacity is identified as one of the development outcomes in the 8th National Development Plan (8NDP). The 8NDP also highlights the role of digital in supporting development of other sectors such as trade, manufacturing and agriculture.<sup>3</sup> The GSMA Report (2024) in its policy recommendations identified digital skills and literacy, and promotion of the adoption of digital technologies by businesses as key aspects in the digitalisation agenda. The report states that implementing these two policy initiatives amongst others will result in the following impacts.

- Enhancing digital literacy and skills among the general population will support demand for digital adoption. This will include a wide range of initiatives from basic digital education through to advanced digital skills, programming etc
- By providing incentives to businesses to adopt digital technologies, the government can boost demand. This can include initiatives such as digital entrepreneurship schemes and direct support to MSMEs focused on the local development of digital technologies<sup>4</sup>

The GreenTech4CE seeks to contribute to the development of the digital economy in Zambia through capacity building of Start-ups.

<sup>3</sup> [GSMA Zambia-Report\\_Oct-2024\\_Final.pdf](#)

<sup>4</sup> *Ibid* p.56

## **A. Objectives**

### **Incubation**

- I. Support the creation and growth of innovative digital and tech start-ups by providing a structured environment for ideation, prototyping, and business model development
- II. Identify, train, and upskill developers and digital solution implementers to build strong technical and business teams capable of driving digital ventures.
- III. Provide digital literacy, coding, and advanced ICT training to build a skilled workforce capable of leading digital transformation
- IV. Guide start-ups from idea or prototype to the development of a Minimum Viable Product (MVP), and validating their ideas through market research, customer feedback, and pilot projects
- V. Equip start-ups with skills for business planning, pitching, and engaging with investors
- VI. Provide access to technical resources, expert mentorship, and business development support to accelerate start-up growth
- VII. To facilitate access to finance including the prizes and grants under the GreenTech4CE project.
- VIII. Facilitate access by start-ups to innovation spaces such as Fablabs, Unipod etc.
- IX. Promote inclusive participation of women and youth in Zambia's Digital economy

### **Acceleration**

- I. Identify, recruit and enable start-ups to achieve rapid growth, expand their market reach, and scale operations efficiently by providing intensive support over a defined period
- II. Guide enterprises in refining their business models, validating product-market fit, and developing comprehensive business plans to ensure long-term viability.
- III. Prepare start-ups for investment by improving their pitch, financial planning, and due diligence processes, making them attractive to investors and funding partners
- IV. Facilitate start-up connections to investors, alongside access to technical resources, office space, and digital infrastructure to support product and business development
- V. Connect start-ups with experienced mentors, industry experts, and successful entrepreneurs for guidance on technology, business strategy, and market expansion
- VI. Integrate start-ups into a broader innovation ecosystem, enabling connections with peers, corporate partners, and potential customers through networking events and demo days
- VII. To facilitate access to finance including the prizes and grants under the GreenTech4CE project.
- VIII. Track key performance indicators such as revenue growth, customer acquisition, technology advancement, and post-programme success to ensure tangible outcomes

## **B. Scope of Work**

### **I. Institutional Capacity Building**

- a. Determine needs and costs for expanding service outreach
- b. Elaborate implementation partnerships (if any)



- c. Elaborate capacity building actions
- d. Elaborate stakeholder mapping approach
- II. Identification, Assessment and Onboarding Enterprises.**
  - a. Elaborate the method for outreach and criteria for selection of eligible enterprises
  - b. Elaborate the needs assessment process
  - c. Elaborate the recruitment and on-boarding process for 35-50 startups
- III. Capacity Development Bootcamp**
  - a. Develop methodology and conduct mass learning activities on Digital principles to at least two founder members of the 35-50 startup on transforming raw ideas into viable business concepts, building entrepreneurial skills, and preparing founders for the more structured incubation or acceleration stages.
  - b. Elaborate method to assess participant comprehension assessment of Digital business models to guide the selection of enterprises to proceed to incubation or acceleration programme.

#### **IV. Incubation/Acceleration Programme**

The programme should at best cover the following aspects

<b>Incubator (early stage)</b>	<b>Accelerator (growth stage)</b>
<b>Early-stage</b> Elaborate actions to be undertaken for idea validation & support for feasibility analysis	<b>Growth Acceleration</b> – elaborate support for Start-ups/MSEs with minimum viable product
<b>Development stage</b> Elaborate nature and depth of product development & financial planning actions to be undertaken	<b>Investment Readiness</b> – elaborate support to prepare start-ups/MSE's for investment
<b>Advanced stage</b> Elaborate nature and depth of scaling operations and market expansion activities to be availed to enterprises	<b>Networking opportunities</b> – Detail investor and market connections to be availed to growth stage Enterprises
<b>Pitch Competitions Requirements</b>	
<b>Eligibility Criteria</b> – Early stage (Incubator)) & Investment ready (Accelerator)	
<b>Preparation phase</b> – support actions	
<b>Competition format</b> – Judges eligibility criteria & criteria for evaluation	
<b>Post Competition support</b> for both winners and runners up enterprises	

#### **V. Mentorship and Advisory Services**

The programme should provide sector-specific mentors with expertise in digital business models which at minimum may include.

<b>Digital Business Models</b>
Asset and service sharing
Freemium
Subscription
Marketplace
e-Commerce (B2C, B2B, C2C)
Advertising

## **VI. Market Linkages and Finance**

- a. Develop an approach to facilitate access to markets for digital/tech products/services
- b. Develop relationships with financiers that may include impact investors, venture capital firms, banks etc. to facilitate access to finance for start-ups.

## **VII. Performance Monitoring & Reporting**

- a. Elaborate process to be undertaken to track and report outcomes

### **C. Deliverables.**

The Business Development Service Providers will deliver the following.

- I. Inception report compete with project implementation milestones
- II. Needs assessment report covering all onboarded enterprises
- III. Each participating business will create a comprehensive business model plan tailored to digital business models.
- IV. High-quality training materials to equip enterprises with essential knowledge and skills for digital business models
- V. Detailed records tracking engagement by experts and core staff during project implementation including training, structured mentoring sessions and advisory support.
- VI. Quarterly grant utilisation reports
- VII. Quarterly performance reports aligned with the Greentech4CE Monitoring and Evaluation plan

### **D. Providers Experience**

The BDSP should demonstrate having the required experience and access to facilities to seamlessly implement incubation/acceleration services for enterprises operating or seeking to transition in/to Green and Circular Business Models.

- I. Leadership team with extensive relevant experience and credentials in business development, sustainability, and innovation
- II. The provider must have a strong background of working directly with founders and start-ups, supporting them from ideation through to commercialization and scale-up.
- III. The provider must have experience developing digital products, platforms, and applications across industries, leveraging technologies such as AI, AR/VR, IoT, cloud computing, and cybersecurity.
- IV. The provider is expected to have the ability to rapidly prototype, iterate, and scale digital solutions, drawing on agile methodologies and reusable digital assets to accelerate enterprise growth.
- V. A pool of internal /external mentors, business strategists, and technologists who have successfully launched, grown, or exited digital ventures.
- VI. Provider must have well-equipped offices or coworking spaces that foster collaboration and innovation among team members and entrepreneurs.

- VII. Established connections with stakeholders in the digital economy, including investors, corporates, and government agencies.
- VIII. Access to digital platforms for remote training, mentorship, and networking to support entrepreneurs across different locations.

#### **E. Implementation timeframes**

- I. Incubation Services 6 to 12 months
- II. Acceleration services 3 to 6 months

#### **F. Budget Allocation**

<b>Budget Item</b>	<b>Allocation</b>
Institutional Capacity Building	<b>5-8%</b>
Identification, Assessment & Onboarding	<b>5-8%</b>
Capacity Development Boot Camp	<b>5-8%</b>
Incubation/Acceleration Programme	<b>40-50%</b>
Mentorship and Advisory Services	<b>8-12%</b>
Market Linkages and Finance	<b>8-12%</b>
Performance Monitoring and Reporting	<b>5-8%</b>
<b>Total</b>	<b>100%</b>
<b>GreenTech4CE Contribution</b>	<b>75%</b>
<b>BDSP Contribution</b>	<b>25%</b>

### **2.3. Artisanal and Small-Scale Mining**

Artisanal and small-scale mining (ASM) in Zambia plays a growing role in recovering critical raw materials (CRMs) from slag, particularly copper (Cu), cobalt (Co), and mining gemstones though challenges around environmental safety, technical capacity, and economic viability persist. ASM remains largely informal, with limited access to finance, technology, and markets. The key outcome for this incubator/accelerator will be to enhance participating enterprise capacity to overcome systemic challenges, including erratic production, narrow profit margins and limited access to technology and finance. The provider of services to this segment must endeavour to ensure that ASM's formalise their operations, enhance sustainability and alignment to aligning with the ACP-EU Development Minerals Programme and Zambia's ASM Handbook guidelines.

#### **A. Objectives**

- I. Formalise ASM operations through simplified licensing, compliance, and record-keeping systems
- II. Strengthen operational efficiency and business viability of ASMs
- III. Foster compliance with environmental, safety and labour standards
- IV. Improve access to finance, technology and ethical markets for gemstones and critical raw materials.
- V. Promote gender-inclusive growth

#### **B. Scope of Work**

##### **I. Institutional Capacity Building**

- a. Determine needs and costs for expanding service outreach
- b. Elaborate implementation partnerships (if any)
- c. Elaborate capacity building actions
- d. Elaborate stakeholder mapping approach

**II. Identification, Assessment and Onboarding Enterprises.**

- a. Elaborate the method for outreach and criteria for selection of eligible enterprises
- b. Elaborate the needs assessment process
- c. Elaborate the recruitment and on-boarding process for at least 35-50 ASMs

**III. Basic Training and Formalisation**

- a. The provider should elaborate the methodology and materials to raise appreciation of ASM operators to basics of formalisation, safety, and environmental compliance. At minimum the technical approach should include the following.
  - Legal Framework and Licensing process
  - Basic Safety and Health Protocols
  - Environmental Awareness and Management
  - Introduction to record keeping and compliance systems
- b. Elaborate a robust method to assess participant comprehension that goes beyond simple recall and tests; and commitment to complete the programme as a guide to selection of ASM operators to proceed on the programme.

**IV. Operational Efficiency and Technology**

- a. The provider should elaborate a robust method that will guide the selection of ASM to participate on the programme.
- b. The provider should also elaborate the approach or methodology to be employed to enhance operational efficiency through improved mining techniques and access to technology. At minimum the technical approach should address the following aspects.
  - Mining Techniques and geology
  - Basic mining equipment and tools
  - Business management and financial literacy
  - Access to affordable technology
- c. The key outcome of this phase will be to improve mining productivity and efficiency including understanding of business management principles.

**V. Business Viability, Market Access & Sustainability**

- a. The provider should elaborate the approach or methodology to be employed to enhance business sustainability and market linkages. At minimum the materials or technical approach should address the following aspects.
  - Advanced ASM specific business planning and management.
  - Market analysis and access strategies
  - Negotiation skills for fair pricing
  - Introduction to ethical markets
  - Gender-inclusive practices in mining
  - Environmental management and sustainability
  - Technology integration
  - Leadership and management skills
  - Grant/business plan writing
  - Pitch preparation, pitching skills

- b. Elaborate method to for awarding of equipment prizes through pitching competitions
- c. The key outcome of this phase will be to improve business viability through better market access and to enhance negotiation skills, access to prizes and grants.

The pitching programme should at best cover the following aspects

<b>Pitch Competitions Requirements</b>
<b>Eligibility Criteria</b> – for deserving ASM operators
<b>Preparation phase</b> – support actions
<b>Competition format</b> – Judges eligibility criteria & criteria for evaluation
<b>Post Competition support</b> for both winners and runners up enterprises

#### **VI. Mentorship and Advisory Services**

The provider should elaborate the approach to be use for provision of mentorship and advisory services which are specific ASM business models which at minimum may include.

<b>Artisanal &amp; Small-scale Mining Business Models</b>
Cooperative Mining Model
Outsourced Extraction with processing plant
Microfinance and Equipment leasing
Formalisation and certification
Integrated Supply Chain Model
Community-based Mining

#### **VII. Finance**

- a. Develop relationships with financiers that may include impact investors, venture capital firms, banks etc. to facilitate access to finance for ASM operators.
- b. Provide advisory support to ASM operators in the development of grant applications to the Small Grants Call.

#### **VIII. Performance Monitoring & Reporting**

- a. Elaborate process to be undertaken to track and report outcomes

#### **C. Deliverables.**

The Business Development Service Providers will deliver the following.

- i. Inception report compete with project implementation milestones
- ii. Needs assessment report covering all onboarded enterprises
- iii. Each participating ASM operator will create a comprehensive business model plan tailored to sustainable extraction and processing.
- iv. Structured training modules covering business management, technical mining skills, environmental compliance, safety, and gender inclusivity
- v. Facilitation of opportunities for accessing, grants, seed funding, or equipment leasing schemes to enable mechanisation and business growth.
- vi. Training and tools for environmental management, health, and safety compliance, aligned with national and international standards.
- vii. Facilitate the formalisation of participating informal ASM.
- viii. Pairing of ASM enterprises with experienced mentors from mining, business, and technology sectors

- ix. Detailed records tracking engagement by experts and core staff during project implementation including training, structured mentoring sessions and advisory support.
- x. Quarterly grant utilisation reports
- xi. Quarterly performance reports aligned with the Greentech4CE Monitoring and Evaluation plan

#### **D. Providers Experience**

The BDSP should demonstrate having the required experience and access to facilities to seamlessly implement incubation/acceleration services for enterprises operating Artisanal and small-scale mining operations.

- I. Leadership team with extensive relevant experience and credentials in ASM operations, business development, sustainability, innovation
- II. Proven experience in supporting ASM operators, formalisation, multi-stakeholder engagement, market facilitation for CRMs, designing training approaches for ASM, and sustainable mining.
- III. Availability of facilities to support innovation, adaptation and development of appropriated ASM tailored tools and equipment.
- IV. A pool of mentors with expertise in ASM operations sustainability and circular economy practices.
- V. Well-equipped offices or coworking spaces that foster collaboration and innovation among team members and entrepreneurs.
- VI. Experience in promoting gender equality within green and circular business ecosystems.
- VII. Proven ability to adapt programmes to emerging trends and technologies in green and circular business models.
- VIII. Established connections with stakeholders in ASM, including investors, corporates (FQM, Mopani, KCM, Barrick amongst others) and government agencies such as Ministry of Mines and Mineral Development, Zambia Environmental Management Agency.

#### **E. Implementation timeframes**

- The programme should be implemented 3 to 6 months

#### **F. Budget Allocation**

<b>Budget Item</b>	<b>Allocation</b>
Institutional Capacity Building	<b>5-8%</b>
Identification, Assessment & Onboarding	<b>5-8%</b>
Capacity Development Boot Camp	<b>8%</b>
Incubation/Acceleration Programme	<b>40-50%</b>
Mentorship and Advisory Services	<b>8-12%</b>
Market Linkages and Finance	<b>8-12%</b>
Performance Monitoring and Reporting	<b>5-8%</b>
<b>Total</b>	<b>100%</b>
<b>GreenTech4CE Contribution</b>	<b>85%</b>
<b>BDSP Contribution</b>	<b>15%</b>

## 7.0 ELIGIBILITY CRITERIA FOR CALL III (BDSP)

### i. Minimum Key Criteria of Financial Support and Size of Financial Support for Call III

Key Criteria	Call III (BDSP)
<b>Business Registration</b>	Must be incorporated in Zambia as a company. <b>(Individuals are not eligible)</b>
<b>Min Turnover – one of the last 2 years</b>	Not applicable
<b>Max Turnover</b>	Not Applicable
<b>Years of operations (Minimum)</b>	2 years uninterrupted in Zambia
<b>Audited Financial Statements (AFS)</b>	Must have two years of financial statements including audited accounts for the most recent year (2024). The audited accounts should have been prepared in accordance with International Financial Reporting Standards (IFRS) by an accountant accredited by the Zambia Institute of Certified Accountants (ZICA).
<b>Statutory Compliance</b>	Must be compliant for the most recent year with all national and local laws and regulations, including meeting all obligations relating to the payment of taxes and social security contribution.
<b>Co-finance</b>	Must be able to contribute at least <b>25%</b> of the project cost through a blend of cash, credit or equity from own or third-party sources. Investment in additional rental space, system application or digital tools for data management, reporting, mentors/experts etc. to capacitate the delivery of the services requested may also be considered. 15% co-finance will be applicable for BDSPs implementing CRM initiatives
<b>Partnership and Innovation</b>	BDSPs that will form co-creation and implementation partnerships will be encouraged to foster partnerships with other BDSPs, investors, or consultants to provide comprehensive technical support to MSMEs.
<b>Track record</b>	Deep understanding of Zambia's MSME landscape, financial environment, and regulatory requirements.
Funds Available	EUR 1,576,750
Min Grant	EUR 60,000
Max Grant (Per Applicant)	EUR 150,000

Grants requested under these Calls cannot exceed the limits set in section 8 above. Applicants whose applications meet the above minimum criteria may not be entirely eligible to access the maximum available grant.

The balance (i.e. the difference between the total cost of the proposal and the amount requested as financial support) must be financed by the applicant in the form of cash, third party grants, credit, equity from owner(s) and/or external sources.

## ii. Eligible Sectors

Applicants must provide services to green, circular, or digital enterprises operating in the following sectors:

1. Manufacturing
2. Artisanal and small-scale mining with a focus on critical raw materials
3. Services
4. Construction
5. Creative Arts
6. Digital
7. Transport and Logistics
8. Energy (including waste to energy)

## iii. Eligibility Criteria

There are three sets of eligibility and all three must be fulfilled to be eligible

### 1) the applicant

BDSPs must be legally registered organizations providing non-financial support to startups and MSMEs, including training, market linkages, incubation, and technical assistance within the green, circular, and digital economy, including critical raw materials (CRM). Applicants must demonstrate a track record of supporting MSMEs.

### 2) the actions:

Actions/initiatives for which a grant may be awarded, and size of support required.

### 3) the costs:

Types of cost that may be considered in setting the amount of the grant.

## iv. Applicant Criteria

To be eligible for financial support and/or technical assistance, the applicant **must comply with all the criteria** listed below: Technical support is to be provided on company specific needs basis.

- a) Must be a business registered in Zambia and demonstrate capacity to meet the requirements of this expression of interest.
- b) Must have been operational in Zambia uninterrupted for at least 2 years.
- c) Must have two years of financial statements including audited accounts for the most recent year. The audited accounts should have been prepared in accordance with International Financial Reporting Standards (IFRS) by an accountant accredited by the Zambia Institute of Certified Accountants (ZICA).
- d) Proven Experience: Demonstrated relevant track record in delivering incubation or acceleration programs for MSMEs for at least **three (3) years**.<sup>5</sup>

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<sup>5</sup> Preference will be given to BDSPs or Consultants with experience working with MSMEs within or successfully implemented projects in GCD economy



- e) Technical Capacity: Expertise in providing capacity-building services for MSMEs. Specialized knowledge in advising businesses in green, circular, and digital economy sectors will be **an added advantage**.
- f) Financial Sector Partnerships: Providers with experience working relationships with financial institutions or facilitating MSME access to financing will be **an added advantage**. Existing memorandum of understanding (MOU) or letter of intent (LOI) may be provided as proof of partnership.
- g) Local Market Knowledge: Deep understanding of Zambia's MSME landscape, financial environment, and regulatory requirements.
- h) Must be able to raise the prescribed matching grant requirement.<sup>6</sup> The co-financing must be demonstrated and is required at the contracting stage.
- i) To be committed to sustaining practices of the green circular models both during and post the secured investment.
- j) Must demonstrate willingness to undertake specialised Circular Economy Training and Certification with an accredited CE institution for all key project team members assigned to the Assignment for standardisation of quality of services during the engagements with enterprises.<sup>7</sup>

The applicant must meet all the eligibility criteria as stipulated above and provide all the required documentation before to support the application. Non-submission of mandatory documentation under the eligibility criteria shall deem the EOI nonresponsive.

## **v. Exclusion Criteria**

Any applicant and/or its value chain players will be excluded from participation in this Project if:

- a) It is bankrupt, subject to insolvency or winding-up procedures, where its assets are being administered by a liquidator or by a court, where it is in an arrangement with creditors, where its business activities are suspended, or where it is in any analogous situation arising from a similar procedure provided for under national laws or regulations.
- b) It has been established by a final judgment or a final administrative decision that the applicant is in breach of its obligations relating to the payment of taxes or social security contributions in accordance with the laws of the country in which it is established.
- c) It has been established by a final judgment or a final administrative decision that the medium enterprise is guilty of grave professional misconduct by having violated applicable laws or regulations or ethical standards of the profession to which the applicant belongs, fraudulently or negligently misrepresenting information required for the verification of the absence of grounds for exclusion or the fulfilment of selection criteria or in the performance of a contract.

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<sup>6</sup> The matching grant amount must be financed by the BDSP in the form of cash, third party grants, credit or equity from owner(s) and/or external sources.

<sup>7</sup> The BDSP is encouraged to budget for specialized training for internal capacity building as an eligible cost to be funded under the "Eligible Cost" section. This is to be considered a key milestone under the milestones-based payment mechanism.

- d) It has been established by a final judgment or a final administrative decision that the applicant or its principals have been guilty of fraud, corruption, conduct related to a criminal activity, terrorist related offences or financing, money laundering, child labour or other offenses concerning trafficking in human beings.
- e) It has been carrying bad debts and demonstrates adverse liquidity problems.
- f) Shown significant deficiencies in performance of a contract or agreement financed by the European Union Budget which led to termination or penalties.
- g) Entering into agreement with other economic operators with the aim of distorting competition.
- h) Failed to make full disclosure of entity going concern, litigation or material third party claim on the entity.
- i) If an entity's focus is agricultural and/or biodiversity

## **8. ELIGIBLE ACTIONS TO BE FUNDED**

The following themes are of interest to the Project

- i. Recruitment of Start-ups and MSMEs.
- ii. Technical Support & Capacity Building; Development a structured bootcamp and Facilitating customized Incubation or accelerator services
- iii. Infrastructure & Equipment; Development of tools, IT infrastructure, frameworks and systems to operate in locations outside Lusaka
- iv. Support for Learners & New Services; facilitate BDS market expansion into geographical locations outside of Lusaka
- v. Innovative Support Modalities; conducting business innovation and pitching competitions
- vi. Event Hosting & impact Stories; Organizing pitch sessions
- vii. Subsidies for user fees for co-working spaces, internet access and tech support.
- viii. Support costs for start-up feasibility/market studies during ideation stage in incubators

### **i. Technical Assistance to BDSPs**

The technical assistance to BDSPs will be based on the capacity gaps identified during the pre-award assessment as well as on gaps identified during project implementation. The technical assistance provision will be largely delivered by the GREENTECH4CE during implementation of the projects, with specific expertise from the wider SHA and Implementing Partner teams and/or externally contracted providers as required.

Through regular contact with the businesses, the Portfolio Managers will proactively deliver coaching in areas which may include building firms' capacity to partner with startups, micro and small enterprises, cooperatives, and/or supporting partners on a collaborative basis rather than just a transactional one. SHA will Utilise its extensive experience in supporting partnerships and can offer practical training on collaborative working, roles and responsibilities within partnerships and capacity building of stakeholders in terms of governance and organisation.

## ii. Fund Beneficiaries

This Call targets to provide financial and technical support to BDSP who will support startups, micro, and small enterprises in Zambia's green, circular, and digital economy by enhancing capacity, market access, and funding opportunities. Through business development support, the project promotes financial inclusion, particularly for women and youth-led businesses, while fostering digital financial solutions to reduce risks.

Through a strengthened ecosystem, partnerships will be strengthened between BDSPs, MSMEs, FSPs, and investors will drive sustainable business growth. Through incubation, acceleration, and technical support, the project aims to boost MSME resilience, innovation, and long-term economic sustainability.

## iii. Location

Activities must take place in the Republic of Zambia. Special attention will be given to BDSPs that will propose initiatives in above in Lusaka and Copperbelt or North-Western province.

## iv. Cost Eligibility

- **Operating Expenditure (Opex)** – working capital for enhancing operational capacity such as management systems e.g. ERP tools, or client management tools, and business analytics, Data Security & Compliance: Systems ensuring regulatory adherence. Event logistics, promotional materials.
- **Capital Expenditure (Capex)** such as purchase and installation of equipment, technologies, business analysis tools, rental space in new locations outside primary operational area.
- **Capacity building**, including skills and leadership development, financial literacy and management, record-keeping, creating business procedures and policies, etc.

## v. Ineligible Costs

The proposed actions can cover most types of costs; however, the financial support portion of the action **cannot cover** the following costs:

- debts and debts service charges (interest)
- provisions for losses, debts or potential future liabilities.
- costs declared by the Beneficiaries and financed by another action or work programme receiving European Union financial support (including through the European Development Fund);
- purchases of land or buildings:
- currency exchange losses.
- credits to third parties
- in kind contributions
- salary costs

## 9. DURATION OF FINANCIAL SUPPORT

The planned duration of the financial support shall be valid for twelve (12) months. The project will retain the right to terminate or extend financial support as determined by the fund manager. During this period, the financial support will be disbursed based on a negotiated milestone structure to be agreed upon before the conclusion of the contract. The specific milestones will form part of the contract between the fund manager and the applicant.

## 10. APPLICATION, EVALUATION AND CONTRACTING PROCESS

### i. Stage 1: Submission of Applications

The first stage requires that the BDSP submit a request to apply through a link to be provided on the Project webpage <https://selfhelpafrica.org/greentech4ce/grants-and-prizes> where they will be able to complete a template and submit various eligibility documentation as indicated here;

#### Eligibility Documentation

Company registration certificate  
PACRA printout (not older than 3 months)  
Tax compliance  
NHIMA  
Workers' Compensation  
NAPSA  
Most recent annual financial statements  
Disclosure of going concern and litigation (*Annex B or C*)

The PMU will review the application to establish compliance of the request to apply with the Call guidelines. Those BDSPs deemed eligible by the PMU will be invited to submit a proposal for evaluation using the online Salesforce application platform. The request to apply period will run for a period of 5 weeks from the launch date (**14 July 2025**). The call for proposals will be open for a maximum of 6 weeks. Only shortlisted applicants who meet the set out minimum eligibility criteria will be invited to submit a proposal. Request to Apply will effectively close on the **22<sup>nd</sup> of August 2025**.

BDSPs requesting to apply via registration using the on-line form that do not meet the criteria will be sent a short email explaining why the company has not been set up. The applicants are advised to read the following project documents available on the website:

- GREENTech4CE Project Brief,
- GREENTech4CE Project Call Guidelines,
- FAQs to inform themselves of their eligibility and overall fit of their business and project to the objectives and criteria of the GREENTech4CE Fund
- Application Template /Outline

### A. Marketing of the Call Openings

All calls will be publicised via digital platforms such as the press, social media and stakeholder networks, as well as via the dedicated page <https://selfhelpafrica.org/greentech4ce/> and mailing list. SHA and its Partners will actively canvass potential BDSPs and organise meetings with CEOs, boards and executive directors to publicise the Project, as well as speaking in relevant fora.

## B. Pre-Application Session

Prior to opening the request to apply for applications, an online pre-application session or information sessions will be held by SHA and its Partners to explain the process, preparation and requirements of the application to the prospective applicants for each Call. The meeting time date and meeting link will be advised 5 days before opening of information sessions. Applicants are advised to frequently visit the website and the social media platforms for the pre-application session instructions and updates. This will apply to all Calls.

## C. Clarifications

A series of online information sessions will be held for the applicants to provide an opportunity to ask questions and seek clarifications. The schedule for these sessions will be available on the Project website as well as specified websites on the SHA website, collaborating partners' (Tandem, Prospero and Imani) websites, and through media outlets. Recordings will also be available on the website.

Questions may also be sent by e-mail to a dedicated address no later than 7 days before the deadline for the submission of the proposal to email: [helpdesk@greentech4ce.org](mailto:helpdesk@greentech4ce.org). The Fund Manager has no obligation to provide responses to questions submitted later. Responses will be published on the website <https://selfhelpafrica.org/greentech4ce/grants-and-prizes> periodically. The final set of responses will be published five (5) days before the call deadline. Individual replies will not be given to questions. It is therefore advisable for applicants to consult the above-mentioned website regularly to be informed of the questions and answers published.

To ensure equal treatment of applicants, prior opinion on eligibility of a specific action or detailed responses on the nature of activities will not be given. All answers to questions will be made public.

**Members of the GREENTECH4CE team as well as all staff of Self-Help Africa and Consortium Partners are forbidden from providing information outside the above process. Companies attempting to solicit information outside the process outlined in this document will be excluded from this call for proposals and any future calls. Action may be taken at any point in the application and implementation process should evidence of actions contrary to the Call Guidelines come to light.**

GREENTech4CE Project representatives are to follow strict protocols, including ensuring at least two (2) people represent the GREENTech4CE Project at all Q&A meetings, to ensure that no undue guidance on specific content is made.

## D. Number Of Applications Per Call and Awards Per Applicant

There are limits to participation in the project:

- An applicant may not submit more than one (1) application under one this Call.
- The GREENTech4CE Project will not award more than one (1) grant to an applicant.

## E. Call Closing

The call for proposals closes at the set deadline (**29<sup>th</sup> August 2025**). This is the effective deadline date for receiving applications online. Once the deadline is reached, applicants are neither able to register nor apply. However, the PMU with approval by the PMB and the EU Delegation, may extend the deadline for the submission of applications to allow for more participants in a particular call.

A notice on the call closure will be stated in the Call Guidelines published on the GREENTech4CE Project website, on social media channels as well as on the portal. Any extension to a Call will be advertised in the same way.

## **ii. Stage 2: Proposal Development**

Applicants who meet the pre-screening eligibility criteria will be provided with a Salesforce license and set up in the system. Their information, imported from the original Google assessment form, will be pre-loaded into Salesforce. The fund manager will send the Salesforce login details along with the success notification. Applicants can then complete the online Proposal form through the Salesforce platform. Applicants are encouraged to complete the form offline and then to copy and paste in the respective sections prior to submission.

The Proposal template available on the GREENTech4CE website should be used as a reference to help applicants understand the information required for each question on the online Salesforce platform. The portal allows applicants to save progress, continue, and/or edit their application at a later stage without losing any entered information.

The deadline for the submission of full applications is to be indicated in the invitation letter sent to the applicants. The applicants will be given a maximum of 4-6 weeks to complete their online application template.

### **A. Submission**

Only the fully filled Proposal templates, applicable annexes and supporting eligibility documentation can be submitted via Salesforce for evaluation. Additional eligibility documentation over and above the company registration, latest PACRA printout and tax compliance certificates submitted at pre- screening, include:

- Signed Terms and Conditions of the GREENTech4CE project
- Signed Full Disclosure of Going Concern and litigations listed herein as annexes c and d. Annex c is to be signed by only those companies that do not have any entanglement with annex d being executed by those with issues, it will be contingent of the companies to disclose the nature of the issues and their responses to the issues as provided for in the template.
- The signed letter of Full Disclosure will be submitted as part of the documents submitted with the request to apply submission.

### **B. Proposal Scoring Criteria**

The evaluation of proposals by the Investment Committee will be based on the Proposal submitted by the applicants as well as the preliminary eligibility assessment and other verifications done by the Fund Manager. The proposals will be evaluated to verify whether the applicant has:

- a) Sustainability of the business beyond the project financial and technical support provided.
- b) The management capacity, professional competencies, qualifications and experience required to successfully complete the proposed action.

- c) Access to complementary funding where appropriate.

### iii. Scoring Criteria

#### CALL III (BDSP) Scoring Criteria with Assigned Weights

	Evaluation Metric	Score	Assigned Weighting (%)
<b>1</b>	<b>Technical Approach</b>		<b>35</b>
	Suitability and responsiveness of the proposed model, demonstrating a strong understanding of the Assignment	25	
	Existing financial sector partnerships with financial service providers	5	
	Experience working with MSMEs within GCD/ASM economy or similar successfully implemented projects	5	
<b>2</b>	<b>Management and Key Project Team</b>		<b>20</b>
	Experience and qualifications of key personnel (5+ years of professional experience) with detailed CVs for each proposed role (trainers, mentors, technical leads).	20	
<b>3</b>	<b>Track Record</b>		<b>20</b>
	<b>At least three letters of recommendation/successful project completion</b> from clients where the BDSP has provided similar services to this Call in the last 5 years. (one being in the last 24 months)	20	
<b>4</b>	<b>Financial Proposal</b>		<b>20</b>
	Ability to meet the matching requirements of at least 25% for Green Circular and Digital and 15% for providers working with ASMs.	20	
<b>5.</b>	<b>Sustainability</b>		<b>5</b>
	Ability to offer post incubation or acceleration services to help business scale up and operate independently such as mentorship, technology transfer, monitoring and evaluation, benchmarking, networking/linkages support to finance and knowledge providers among others.	5	
	<b>Total</b>		<b>100</b>

The evaluation of the Proposal will be based on the documents submitted; it is therefore important that the documents contain ALL relevant information concerning the proposed approach or project and the applying BDSP.

Applicants are strongly advised not to wait until the last day to submit their Proposal since heavy internet traffic or a fault with the connection (including electricity failure, etc.) could lead to difficulties in submission. Only the fund manager and its representatives will have access to the proposal documentation. If any other party wishes to access the full proposal it will require an applicant's approval.

### C. Proposal Screening and Pre-award Assessment

A pre-award assessment and compliance check will be completed for each submitted proposal. Each pre-award assessment will require pre-submission of key operational documents, and a one (1) day company visit that will aim to discuss and verify the full feasibility of project, and to assess the applicant's ability to integrate and support SMEs green, circular or digital economy value chains as outlined in the Proposal.

In addition, there will be a compliance check. Documents to be checked are based on the above detailed checklist. Web searches will be conducted using key words to identify details in the public domain of potential wrongdoing by applicant companies or their principals.

GREENTECH4CE staff will assess whether figures in audited accounts reflect a realistic valuation of assets and operations on the ground.

The following will be checked during the pre-award assessment:

- Staff capacity adequacy to implement the proposed activities to achieve the desired results. This will involve interviews of the critical team in charge of the implementation process to gather their level of engagement and awareness and recommend appropriate capacity building interventions where necessary.
- System adequacy to capture monitoring data and/or ease of modification to enhance M&E processes. This will entail review of institutional reports generated by the existing systems, interviews with the relevant staff to gain in depth understanding on what can be achieved from the M&E platform, identify what support is necessary to achieve satisfactory reporting and data management levels for Results Based Funding monitoring.
- Adequacy of processes and procedures to facilitate accountability, transparency and objective reporting. The controls in place to mitigate falsification of claims, enhance responsive and timely feedback. Identify gaps which may need to be addressed for successful implementation of the Project.
- Financial strength of the applicant to undertake the activities without interrupting the core business activities, ability to source for credit support for the enhancement of the Project objectives or mobilise resources for the success of the initiatives.
- In depth review of funding lines within the business. Critical to this is to understand if existing donor funding is in place and the role it plays within the organisation. This focus is to avoid the risk of double funding/fraud.
- Extent of institutional outreach, product diversity and client base. Would there be a ready client base and product platform to roll out the initiatives with ease or would it call for intensive capital investment to actualise results?
- Adequacy of proposed budget in relation to proposed interventions, client contribution, alignment of proposed incentive/interventions with assessed position.
- Extent and nature of current business relationship with value chain actors in the Green, Circular, Digital and ASM value chains.



Should the GREENTECH4CE team find that the information in the Proposal document misrepresents the true position of the applicant, it will inform the Project Management Board who are at liberty to reject the application at pre-award screening.

The GREENTECH4CE team will prepare an investment memo on each shortlisted BDSP, which will incorporate the recommendations of the Investment Committee and the compliance check.

#### **D. Scoring**

The Proposal for Calls III will be evaluated by the Investment Committee to verify whether the applicant has stable and sufficient sources of finance to maintain their activity throughout the proposed action and, where appropriate, to source for complementary funding; have the management capacity, professional competencies and qualifications and experience required to successfully complete the proposed action.

The evaluation will be based on the Proposal submitted inclusive of annexes. If required, the applicant may be requested to make an in-person presentation to the IC where specific areas of concern and programmatic fit will be addressed. The IC can also allocate a small number of additional marks at their discretion however this must be documented.

#### **E. Provisional selection**

The Investment Committee will rank the Proposal based on overall scores. A provisional selection list will be drawn based on these scores.

Other considerations to be taken in arriving at the recommendations for funding:

- Quality of the pitch to the investment committee, including the management team's ability to respond to questions for the Investment Committee panel.
- Whether the project is able to support businesses that are implementing green, circular or digital business models.
- The project provides a higher value for money return for the GREENTech4CE project.
- Ability of the project to be implemented with a 15-months timeframe.
- Availability of funds to support the investment.

Minutes of the discussion will be taken, and the IC will either score and/or vote to make their decisions on funding. The IC will also need to provide comments together with their decision.

The decision can be one of four categories:

- Yes – the Fund Manager (FM) can go ahead and contract the applicant based on the Proposal as is.
- Yes, with minor comments – the FM will be tasked to affect some negotiations, seek clarifications, when the FM is satisfied it can contract without going back to the IC.
- Yes, with major comments – the IC has concerns that need to be addressed. The IC will need to make a final decision based on the solutions to the concerns. Changes and clarification will need to be taken back to the IC.
- No – the Proposal does not meet the quality or other criteria of the fund and should not be contracted.

All investment decisions by the IC will be submitted to the TC for concurrence. The TC will review the IC's decisions, prepare a report and submit to the PSC for endorsement. The PMU and PMB will

provide any clarifications required by the PSC for ratification of the applications. The IC will also review risk analysis/appraisal and mitigation strategy to ensure the intended actions effectively benefit the micro/small businesses/cooperatives in the green, Circular and digital value chains. The PSC endorsement shall be communicated within two (2) weeks of receiving the documentation. If such endorsement is not communicated within two weeks, the FM and the applicant will proceed to the contracting phase, but the parties will only sign the contract upon the completion of the endorsement process. The endorsed PSC decision is final and cannot be appealed.

Disbursement of funds will only take place after the completion of the contracting phase.

## **F. Notification on the Application**

All applicants will be informed in writing of the decision concerning their Proposal. The communication will include the decision and the comments from the IC that need to be addressed. Unsuccessful applicants will receive general comments based on common reasons for rejection. More specific feedback may prejudice a future re-application.

The award letter will be sent by e-mail and will appear online in the Salesforce profile of the applicant.

An applicant believing that it has been harmed by an error or irregularity during the award process may lodge a complaint. The information on how to lodge such complaints will be available on the fund website, as well as the Self-Help Africa webpage. The information is also available in the Call Guidelines.

The fund has no obligation to make any decisions of funding. The fund manager reserves the right to amend the guidelines and eligibility criteria at any point in time during the process.

An applicant may proceed to Proposal stage on a maximum of two occasions under the GREENTECH4CE programme, assuming that the first Proposal application is not successful.

## **G. Allocation**

The GREENTech4CE Project aims to provide financial support to at least 8-15 BDSPs throughout the project period. All BDSPs will be selected through separate proposals. The final number of BDSPs funded in each call will depend on the applicants' funding requests and the funding decisions made by the IC, as endorsed by the PSC.

Should the approved projects fail to contract, such available funds will be reallocated through the later calls. It is also anticipated that some projects may pull out of the process or fail due to changes in the business and/or personnel, non-compliance with the contract, or that the business model proves unviable. In the event this happens, contracts will be terminated, and the fund manager will reallocate funds through the remaining calls and/or seek approval from the PSC to run additional calls to allocate the remainder of the available funds.

A BDSP can only be awarded one contract per call. A named implementation partner cannot be on more than two projects awarded financial support under the GREENTECH4CE and on only one successful award per window.

## **H. Contract Negotiation**

The negotiations will be based on recommendations by the PSC/IC and will focus on provision for adjustment of activities, timelines and budget lines, however, the overall amount of financial support will remain constant. An important focus on the clarifying costs and defining the structure of the milestone-based payments and evidence of achievement that is required. For these performance-based contracts, the identification of key milestones that are well costed and realistic is vital. Technical and Finance staff from the PMU will work with the winning BDSP to identify key milestones in their expansion plans. This will involve detailed discussions and planning sessions that will agree a detailed plan, budget, and payment schedule for each milestone, outlining specific actions, timelines, and measurable outcomes. This process will clearly define the triggers for each payment based on the successful completion of milestones which will be objectively measurable and verifiable.

## **I. Financial Support Contract Signing**

The fund manager and the BDSPs will commence drawing and execution of a final agreement that will govern the relationship during the project implementation period. The contract will be signed between Self Help Africa and the BDSP.

The contracts will be a standardised template and will specify:

- General Terms and conditions
- Special conditions; audits/security
- Roles and Responsibilities of both parties
- Expected deliverables/Results and timelines
- Payment System
- Monitoring and Reporting
- Termination and Amendments
- Settling of dispute
- Force Majeure
- Annexes

Additionally, BDSPs will be required to sign Child Protection, Conflict of Interest, Anti-Corruption, Anti-Bribery policies and any other policy applicable to Self Help Africa and related parties.

## **J. Assurance – Compliance with Operations Manual and Call Guidelines**

For each Call for Proposals the Independent risks and Compliance Officer will undertake a review in line with their terms of reference. The work-packages include:

- Conduct a process audit on each round to assess compliance with agreed systems and process effectiveness.
- Attend the meetings of the Independent Investment Committee as an observer and feedback on process quality.
- Using a sample of firms review whether systems and processes were applied during the request to apply submission and business plan development, review and shortlisting.
- Following the award to contract and the commencement of individual value chain projects use a sample of firms to review whether systems and processes were applied during the implementation phase as per challenge fund operations manual and the EU guidelines.

The Risk and Compliance Manager will report to the Project Management Board on a regular basis.

## 11. Portfolio Management

### Charter of Minimum Professional Standards

A charter of Minimum Professional Standards for the GREENTech4CE Project Management Unit, Investment Committee and Project Management Board has been developed. They shall be guided by the following eleven (11) standards:

1. **Constructive partnership:** The GREENTech4CE Project Management Unit, Investment Committee and Project Management Board shall recognise that their effectiveness in terms of their operations is interdependent. This partnership shall be built through trust, respect, and honest communication.
2. **Mission-driven:** The GREENTech4CE Project Management Unit, Investment Committee and Project Management Board shall uphold GREENTech4CE Project objectives, articulate a compelling vision, and ensure the congruence between decisions and expected GREENTech4CE Project Results and Impact.
3. **Strategic thinking:** The GREENTech4CE Project Management Unit, Investment Committee and Project Management Board shall continuously engage in strategic thinking to hone GREENTech4CE Project direction. They not only align agendas and goals with strategic priorities but also use them for assessing the performance of the GREENTech4CE Fund.
4. **Culture of inquiry:** The GREENTech4CE Project Management Unit, Investment Committee and Project Management Board shall foster a culture of inquiry, mutual respect, and constructive debate that leads to sound and shared decision-making. This requires seeking more information, questioning assumptions, and challenging conclusions so that they may advocate for solutions based on analysis.
5. **Independent-mindedness:** The GREENTech4CE Project Management Unit, Investment Committee and Project Management Board shall apply rigorous conflict-of-interest procedures and put GREENTech4CE Project interests above all else when making decisions. They do not allow their decisions to be unduly influenced by loyalty to their respective organisations, or by seniority, position, or reputation of fellow members or staff.
6. **Ethos of transparency:** The GREENTech4CE Project Management Unit, Investment Committee and Project Management Board shall ensure that donors, stakeholders, and interested members of the public have access to appropriate and accurate information regarding finances, operations, and results. They shall also extend transparency internally, ensuring that every member has equal access to relevant materials and information when making decisions.
7. **Compliance with integrity:** The GREENTech4CE Project Management Unit, Investment Committee and Project Management Board members shall promote strong ethical values and disciplined compliance by establishing appropriate mechanisms for active implementation of the programme and oversight. They shall use these mechanisms, such as independent audits, to ensure accountability and sufficient controls; to deepen their understanding of GREENTech4CE Challenge Fund; and to reduce the risk of waste, fraud, and abuse.
8. **Sustaining Resources:** The GREENTech4CE Project Management Unit, Investment Committee and Project Management Board shall link bold decisions on Programme Implementation and ambitious plans to financial support, expertise, and networks of influence. Linking budgeting to strategic planning, they shall approve activities that can be realistically financed with existing or attainable resources.

9. **Results-oriented:** The GREENTech4CE Project Management Unit, Investment Committee and Project Management Board shall measure GREENTech4CE Project progress towards its goal and evaluate the performance of major projects. They shall gauge efficiency, effectiveness, and impact, while simultaneously assessing the quality-of-service delivery, and integrating benchmarks against comparable activities.
10. **Intentional Programme Board practices:** The GREENTech4CE Project Management Board shall purposefully structure itself to fulfil essential governance duties and to support GREENTech4CE Project priorities. Making governance intentional, not incidental, they shall invest in practices that can be thoughtfully adapted to changing circumstances.
11. **Continuous learning:** The GREENTech4CE Project Management Unit shall embrace the qualities of a continuous learning, evaluating their own performance and assessing the value they add to GREENTech4CE Fund. They shall embed learning opportunities into routine programme implementation work and activities.

All members of the GREENTech4CE Project Management Unit, Investment Committee and Project Management Board are required to sign the charter of Minimum Professional Standards, conflict of interest declarations and non-disclosure agreements.

Applicants are expected to aspire to the highest responsible business standards. Self Help Africa is completely against fraud, bribery and corruption and other forms for wrongdoing.

**All Self-Help Africa and Implementing Partners' staff including members of the GREENTech4CE Project Management Unit, Investment Committee or Project Management Board are expressly forbidden to support the development of request to apply and full proposals with or on behalf of applicants.**

**Applicants or potential applicants which solicit the support of GREENTech4CE team members will be disqualified and excluded from participation in ALL GREENTech4CE calls. Any breach by a member of staff is a disciplinary offence under SHA and Implementing Partners' guidelines.**

**Any companies involved in collusion or in receipt of unauthorised support shall be subject to a financial recovery order should they be in receipt of funds and subsequently discovered during project implementation.**

*Self Help Africa will not ask for money for providing information on development of request to apply or proposals nor in the implementation of projects. Any suspicions of attempted fraud, bribery or corruption by staff or other applicants, should be reported immediately. All reports are treated confidentially.*

Likewise, if any fraud, bribery or corruption during the call process is discovered, Self Help Africa reserves the right to terminate the cooperation with the medium enterprises in question. Self Help Africa is committed to being open, honest and accountable, and we work towards being transparent in all our operations.

Very occasionally, as in all large organisations, a person or persons working with or for the organisation may appear to be acting improperly, negligently or criminally. SHA encourages individuals, and organisations with whom it works in partnership, (who act in good faith) to report serious malpractice through the channels listed below. We will ensure that those who raise concerns of suspected serious malpractice are protected from dismissal, victimisation or any other detrimental treatment if they follow the procedures set out below.

People to whom a disclosure of serious malpractice is made should ensure that this policy and procedure is the correct one to follow in the circumstances. If you are concerned about wrongdoing, please report in confidence directly to a senior SHA staff member at our country office, or through our Ethics Point\* facility by visiting [selfhelpafrica.ethicspoint.com](http://selfhelpafrica.ethicspoint.com).

If you feel you cannot report locally, please either:

- Call our HQ on +353 1 677 8880 and ask to be called back
- Send an SMS to +33 87 240 4343 and ask to be called back
- Email [confidential.reporting@selfhelpafrica.org](mailto:confidential.reporting@selfhelpafrica.org) with details of the issue.

#### **a) Absence of conflict of interest**

The applicant must not be affected by any conflict of interest and must have no equivalent relation in that respect with other applicants or parties involved in the GREENTECH4CE. Any attempt by an applicant to obtain confidential information, enter into unlawful agreements with competitors or influence the evaluation committee or the contracting authority during the process of examining, clarifying, evaluating and comparing applications will lead to the rejection of its application and may result in administrative penalties.

Organisations whose staff have recently (January 31<sup>st</sup> 2025) left the employment of Self-Help Africa and its partners, worked on current or recent contracts to provide services or goods, or who have been project implementation partners to Self Help Africa, must declare the nature of the relationship during the application process and may be deemed ineligible for funding. Failure to declare relevant information under this section may lead to termination of any contract agreed under this programme, as well as an action for recovery of all grant funding advanced.

Applicant companies whose directors or officers are closely related - spouse, son, daughter, sibling - to a current employee of SHA must declare this relationship at the time of their application for funding. Failure to declare relevant information under this section may lead to termination of any contract agreed under this programme, as well as an action for recovery of all grant funding advanced. Applicants will complete the Conflict-of-Interest declaration form attached herewith together with their application.

#### **b) Respect for human rights as well as environmental legislation and core labour standards**

The applicant, its staff and partners must comply with human rights. And in accordance with the applicable acts, applicants who have been awarded contracts must comply with the environmental legislation including multilateral environmental agreements, and with the core labour standards as applicable and as defined in the relevant International Labour Organisation conventions (such as the conventions on freedom of association and collective bargaining; elimination of forced and compulsory labour; abolition of child labour).

Zero tolerance for sexual exploitation and sexual abuse: The European Union and the Fund Manager applies a policy of 'zero tolerance' in relation to all wrongful conduct which has an impact on the professional credibility of the applicant. Physical abuse or punishment, or threats of physical

abuse, sexual abuse or exploitation, harassment and verbal abuse, as well as other forms of intimidation shall be prohibited.

#### **a. Anti-corruption and anti-bribery**

The applicant shall comply with all applicable laws and regulations and codes relating to anti-bribery and anti-corruption in Zambia. The European Union and the Fund Manager reserve the right to suspend or cancel project financing if corrupt practices of any kind are discovered at any stage of the award process or during the execution of a contract. For the purposes of this provision, 'corrupt practices are the offer of a bribe, gift, gratuity or commission to any person as an inducement or reward for performing or refraining from any act relating to the award of a contract or execution of a contract already concluded with GREENTech4CE Fund.

#### **b. Unusual commercial expenses**

Applications will be rejected, or contracts terminated if it emerges that the award or execution of a contract has given rise to unusual commercial expenses. Such unusual commercial expenses are commissions not mentioned in the main contract or not stemming from a properly concluded contract referring to in the main contract, commissions not paid in return for any actual and legitimate service, commissions remitted to a tax haven, commissions paid to a payee who is not clearly identified or commissions paid to a company which has every appearance of being a front company. Grant beneficiaries found to have paid unusual commercial expenses on projects funded by the European Union are liable, depending on the seriousness of the facts observed, to have their contracts terminated or to be permanently excluded from receiving EDF funds.

#### **d. Breach of obligations, irregularities or fraud**

The GREENTech4CE Project reserves the right to suspend or cancel the procedure, where the award procedure proves to have been subject to substantial breach of obligations, irregularities or fraud. If substantial breach of obligations, irregularities or fraud are discovered after the award of the contract, the GREENTech4CE Project shall refrain from concluding the contract and recover any funds disbursed.

### **12. Milestones, Monitoring and Evaluation**

#### **a) Milestone Based Payment Mechanism**

The project, as part of risk mitigation, will use a milestone-based payment system for payment of the grant. is a payment structure where payments are made incrementally upon the successful completion of predefined project phases or deliverables (milestones), rather than paying the full amount upfront or upon final completion. This approach is widely used in project management and service contracts. The process will work as follows.

- The GREEN Tech4CE Project PMU and the BDSP will agree on the specific milestones or deliverables that will mark progress points in the delivery of the requested services. These milestones will be inserted into the contract and will be binding. The first and/or second milestone will be financed by the BDSP or identified third party.
- Each milestone will be assigned a payment amount or percentage of the grant amount.

- The BDSP will report the attainment of the respective milestone upon which the GREENTech4CE PMU will conduct a completion verification exercise and on acceptance by the Team Leader, the milestone will be approved and payment for the next milestone will be released.

## **b) Monitoring and Evaluation**

The Fund Manager will monitor the project regularly. However, the BDSPs will be required to report on metrics that are collected at beneficiary level i.e. startups and small enterprises such as revenue, new jobs/total jobs; turnover/profit; staff numbers etc. Project visits will also be used to verify use of funds.

During implementation, the GREENTech4CE Project will assign a Technical Manager to manage all contacts with each BDSP, and they shall visit the BDSP on a regular basis (at minimum once a quarter) to review key results measurement documents such as the results chain and indicators, to collect additional information against indicators, and to check that self-reported information is accurate. This will also be an opportunity to offer technical assistance to the BDSP and/or build their capacity in reporting. Site visits (along with other results measurement activities) can come at a considerable cost in staff time and resources and therefore, the GREENTECH4CE will minimise this by keeping site visits short and focused.

In addition, the Fund Manager will conduct surveys on startups and small enterprises that each BDSP will on-board. These surveys will focus on impacts at startup and small enterprise level and will be carried out at the cost of the Fund Manager. However, cooperation from the BDSPs is required. At minimum data on business metrics will be collected on a quarterly basis covering the numbers of micro/small enterprise/cooperatives engaged or as customers; sales and/or purchases; new jobs/total jobs; turnover/profit and staff numbers.

Contracted BDSPs will submit quarterly reports covering performance against milestones, results framework and budget (including both fund and match fund disbursements). Technical Managers will review the reports and discuss in detail with key personnel from the GREENTech4CE. In turn the Team Leader will report to SHA's Zambia Country Director on a quarterly basis on progress against the project's action plan and on progress of the funded businesses. These reports will be collated and summarised to report to the Programme Steering Committee on at least a bi-annual basis.

## **c) Checks and Audit**

The successful applicant shall allow any external auditor authorized by Staff members and/or external auditors that may be appointed by SHA to verify, by examining the documents and to make copies thereof or by means of on-the-spot checks of original documents, the implementation of the contract and 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 project. The successful applicant shall ensure that on-the-spot access is available at all reasonable times. The successful applicant shall ensure that the information is readily available at the point of the audit and if so requested, that the data be handed over in an appropriate form. These inspections may take place up to 4 years after the final payment.



Furthermore, the successful applicant shall allow any external auditor authorised by Self Help Africa carrying out verifications as required to carry out checks and verification on the spot in accordance with the procedures set out by Self Help Africa in the contract which reflect appropriate European Union legislation for the protection of the financial interests of the European Union against fraud and other irregularities. To this end, the successful applicant undertakes to give appropriate access to any external auditor authorised by Self Help Africa carrying out verifications as required to the sites and locations at which the project is implemented, including its information systems, as well as all documents and databases concerning the technical and financial management of the action and to take all steps to facilitate their work. Access given to agents of any external auditor authorised by Self Help Africa carrying out verifications shall be based on confidentiality with respect to third parties, without prejudice to the obligations of public law to which they are subject. Documents must be easily accessible and filed to facilitate their examination, and the successful applicant must inform Self Help Africa of their precise location.

The successful applicant guarantees that the rights of any external auditor authorised by Self Help Africa carrying out verifications as required 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 the successful applicant's implementing partners, and subcontractors.

### **13. Contracting and Reporting Obligations**

#### **i. Contract**

The applicants will be required to enter a formal contract once the project proposal is approved and they have demonstrated capacity to secure the matching funds. The contract will be issued by Self Help Africa for the purpose of this Project. The FP and the budget will form part of the contract.

#### **ii. Reporting, Accounting and Records**

An inception report shall be submitted within two weeks from the start of implementation of the GREENTech4CE Project by the BDSP. Quarterly technical and financial reports will be submitted to SHA including reports on the agreed milestones. The project reports will be used in the consolidation of the quarterly reports on performance indicators by the Team Leader to GREENTech4CE Project Board. The reports will follow the formats agreed on internally. Annual audit reports shall be submitted to EU.

#### **iii. Baseline Surveys**

The BDSPs will provide baseline information on indicators which they will subsequently report against. For other indicators, the GREENTech4CE Project will conduct separate data collection exercises. The baseline information will be collected after the BDSP have been identified as beneficiaries, as they may not have selected their intervention area or customers/suppliers. Conducting a large baseline for every business may be prohibitively expensive and therefore the fund will adopt the following options:

- a. Conduct the baseline after the target BDSPs have been identified, before they start implementing the program activities. This will be staggered in line with different times the businesses are contracted.
- a. The Programme will conduct an initial in-depth baseline for outcome reporting on one applicant from each of the calls. This will provide key information on the indicators. The indicator data collected will be verified against the secondary data sources from other baseline studies done.

#### **iv. Milestone Checks and Financial Monitoring**

GREENTech4CE Project Management Unit shall undertake the verification process guided by SHA internal processes as outlined in the requisite policies. The verification process for the milestone checks shall be continuous and will follow the following processes:

- a. The BDSPs will submit a milestone disbursement request in a standard form annexed to this manual accompanied by a report of the activities undertaken as well as the key performance indicators/milestones agreed to be based on the log frame.
- b. The Technical Manager (BDSP)s, M&E Assistants and the Risk and Compliance Manager will then review and verify whether the milestones have been achieved.
- c. Areas of focus during verification shall include the following: Use of funds for the intended purpose; Confirmation of the attainment of agreed results/ targets; Confirmation of the authenticity of documents provided for claim processing; General checks on compliance to agreed processes and procedures of the GREENTech4CE Project intervention.
- d. The ongoing due diligence and verification process shall involve both desk review of documents and on site physical institutional visits.
- e. The Technical Manager and the Risk & Compliance Managers will prepare reports with recommendations which shall be forwarded to the Team Leader and may include disallowing some costs. The Team Leader will act on the recommendations by making the necessary approval/disapproval for the disbursement.
- f. The Team Leader will approve/disapprove further disbursement.
- g. The Head of Finance if satisfied with the documentation can disburse the subsequent instalment payment to the BDSPs.

#### **v. Project Completion**

GREENTech4CE Project completion or close out refers to the period 90 days following the expiration of the implementation period of performance. This will be initiated by an initial closeout notification letter to BDSPs not less than 14 days prior to the period of performance end date. The procedures to be followed during the project completion or close out are detailed in the contract.

#### **vi. Contract Termination**

The Management Board may, after having duly consulted the BDSP terminate the contract in this project or the participation of any beneficiary(is) in this project without any indemnity on its part. The circumstances for termination and the procedures to be followed during the termination are as detailed in the contract. The PSC and EU Delegation will be informed ahead of the termination letter being issued.

#### **vii. Anti-Corruption, Bribery and Fraud**

SHA and its implementing partners have zero tolerance for fraud and corruption. The zero tolerance extends to all parties involved in the programme including consultants, contractors, vendors, and all associated parties receiving funds from or providing goods, or services to the GREENTech4CE Fund. Immediate reporting of fraud or suspected fraud is mandatory. Incidents during the project cycle that affect a partners' ability to account for the use of funds, must be reported to SHA in writing as soon as they occur within 48 hours. All partners in this programme will be required to confirm acceptance and compliance with the SHA Anti-bribery and Anti-corruption policy.

#### **viii. Project Delays & Suspension by Force Majeure**

SHA shall inform the European Union Delegation to Zambia and COMESA, the Contracting Authority, without delay of any circumstances likely to hamper or delay the implementation of the programme. SHA may request an extension of the programme implementation period as laid down in the Special Conditions of Grant signed with the EU for managing this programme. The request shall be accompanied by all the supporting evidence needed for its appraisal. SHA may suspend implementation of the programme, or any part thereof, if exceptional circumstances, notably of force majeure, make such implementation excessively difficult, dangerous or impossible. SHA shall inform the Contracting Authority without delay, stating the nature, probable duration and foreseeable effects of the suspension. Any applicable guidelines from the Contracting Authority related to the management of the force majeure will apply in this programme.

#### **ix. Dissemination of Project Results**

The dissemination of the GREENTech4CE Project results will be guided by the dissemination plan within the Communication and Visibility Strategy for this programme. The objectives of the dissemination plan will be to inform all interested parties of the project development and results in the best suitable way; to raise awareness about the project itself and project results and to establish a fruitful engagement with other projects and programmes. The various dissemination channels to be used for this programme will include: Publicity materials in the form of leaflets and posters; Project: The website, project brief, project newsletters to be issued biannually; Presentations of project results at events/conferences and workshops aimed at promoting agribusinesses and job creation; Annual publications presented at relevant events or published in relevant journals or magazines; and press releases about the programme among others and Online platforms channels such as LinkedIn; Facebook and blog posts.

Several instruments will be put in place to support dissemination of project results in the GREENTech4CE Project. Two logs, a dissemination log and a dissemination tracking list will be set up on Box for monitoring and stimulating dissemination. The Dissemination Log will be used to assemble all publications from the project while the dissemination tracking list will serve to make all partners/beneficiaries aware of upcoming conferences and calls for papers, and to make sure that the GREENTech4CE Project is represented by relevant members at these events.

The GREENTech4CE Project Management Unit will be responsible for updating the list of events on the Dissemination Tracking List and for suggesting participants for each event. A deliberate effort will be taken to encourage the beneficiaries who might want to disseminate project results to participate in this process.

#### **14. Post-Call Debriefing**

Following the completion of a call, an analysis of the profiles and characteristics of the applicants will be conducted - value chain, location, size, business model, etc. If the fund manager notices that the established call guidelines will not assist the project in fully meeting the objectives of the action, the fund manager will be at liberty to suggest changes to the call guidelines to the TC for the following call.

Further, the fund manager will build on the project's lessons log and debriefing reports. This will ensure that continuous justification and value for money for each project call and through a robust monitoring and evaluation framework, improve the qualitative and quantitative aspects of the project's measurable impact.

## 15. ANNEXES

### ANNEX A. APPLICATION TERMS AND CONDITIONS

The following terms and conditions will be part of the initial application process when applicants submit the request to apply and proposals for Call III. For applicants on Call III this will be administered during the **Project Planning & Information Workshop**.

#### Terms & Conditions

- a. The call for project full proposals is not and shall not constitute an award commitment on the part of the GREENTech4CE Project.
- b. All awards will be subject to the GREENTech4CE Project terms and conditions and are entirely contingent on the availability of funding.
- c. Self Help Africa reserves the right to accept or reject any project full project or cancel the solicitation process at any time and shall have no liability to the proposing organisations submitting the proposals for such rejection or cancellation of the request for proposals.
- d. All information provided by Self Help Africa in this call is offered in good faith. Individual items are subject to change at any time without notice to applicants. Self Help Africa shall not be responsible for any use of the information submitted by applicants or for any claims asserted therefrom.
- e. Self Help Africa is a corruption and fraud free organization and any attempt to solicit for information/support contrary to the call guideline during proposal submission process will lead to direct rejection.
- f. Any conflicts of interest (including any family relations to staff of the fund manager, the funders or other parties with prior information regarding the call) arising from the submission of a proposal must be fully disclosed to the fund manager in the application.
- g. Self Help Africa has no obligation to provide individual response to any questions raised by the applicant in the process of submitting this proposal. We will publish all the responses on <https://selfhelpafrica.org/greentech4ce/support-to-smes/> and it's upon the applicant to regularly check for response to his/her questions.
- h. Self Help Africa will keep the applicant's data in accordance with the EU General data protection and regulation. This data will be retained for a period of 5 years beyond the financial support period unless the applicant requests to have their data removed from our systems, in which case we will respond to the request in full within 24 hours.
- i. Company information such as email address, phone numbers, business registration, PIN Number and physical address shall remain private and will be used for purposes of evaluating investment opportunities, including pre-award assessments, anti-terrorist and sanctions checks etc., under the fund and other related services. Any other use of this information will not be without direct authority from the applicant.

- j. Self Help Africa guarantees Intellectual Property right and will not use contents of this proposal in a manner that infringes, violates or misappropriates the applicant's intellectual property rights or other proprietary rights.
- k. The applicants shall meet their own costs in submitting the proposals
- l. You certify that all information provided as part of this application is true and correct to the best of your knowledge and belief. You also agree that Self Help Africa is within her right to suspend the application in case of provision of untrue or incomplete information by the applicant.

**I have read and agree to the Terms & Conditions**

**Director's Name:** \_\_\_\_\_

**Passport/NRC Number:** \_\_\_\_\_

**Company Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Company Stamp/Seal:**

## **ANNEX B. DISCLOSURE OF GOING CONCERN & LITIGATIONS I.**

### **Prepared on Company Headed Paper**

(Date)

The Team Leader – GREENTech4CE Project

Self Help Africa

P.O Box 37484

Plot 121 Kudu Road

**Lusaka**

Dear Sir,

### **RE: FULL DISCLOSURE – GOING CONCERN AND LITIGATIONS/ MATERIAL THIRD PARTY CLAIMS**

We the undersigned confirm the following

#### **1. Going concern**

We are not aware of any events or conditions that may indicate that the entity's continuance as a going concern may be questionable. The entity is a going concern for the foreseeable future (At least period of the grant application).

#### **2. Litigations/ Material Third Party Claims**

There is no litigation against the Organisation that has occurred after the reporting date that would affect the going concern of the Organisation.

We are not aware of any material third party claim against the entity that would affect in a negative way the entity's legitimacy as a going concern.

**Director**

**Director**

**Signature**

**Signature**

**Date**

**Date**

## **ANNEX C. DISCLOSURE OF GOING CONCERN & LITIGATIONS II**

### **Prepared On Company Headed Paper**

(Date)

The Team Leader – GREENTech4CE Project

Self Help Africa

P.O Box 37484

Plot 121 Kudu Road

**Lusaka**

Dear Sir,

### **RE: FULL DISCLOSURE – GOING CONCERN AND LITIGATIONS/ MATERIAL THIRD PARTY CLAIMS**

We the undersigned confirm the following

#### **3. Going Concern Assumption**

The accompanying financial statements have been prepared on the assumption that [*Company Name*] will continue as a going concern. This assumption contemplates the realization of assets and the satisfaction of liabilities in the normal course of business.

However, the Company has experienced recurring losses and has a working capital deficiency, which raises substantial doubt about the Company's ability to continue as a going concern. Management has evaluated these conditions and has implemented plans to mitigate these risks. These plans include [*specific actions, such as securing additional financing, restructuring operations, etc.*]. The financial statements do not include any adjustments that might be necessary if the Company is unable to continue as a going concern.

#### **4. Contingent Liabilities and Litigations**

[Company Name] is subject to various claims and legal actions arising in the ordinary course of business. As of [Balance Sheet Date], the Company is a defendant in several lawsuits that, in the opinion of management, are not expected to have a material adverse effect on the Company's financial position or results of operations.

In particular:

- **Case 1: [Case Name/Number]:** The Company is involved in a lawsuit with [Plaintiff Name] regarding [*brief description of the nature of the litigation*]. The potential liability, if any, cannot be reasonably estimated at this time.
- **Case 2: [Case Name/Number]:** The Company is defending a claim filed by [Plaintiff Name] concerning [*brief description of the nature of the litigation*]. The Company believes that the claim is without merit and intends to vigorously defend against it. The potential impact on the financial statements is not expected to be material.

Management continually monitors the status of all litigation matters and provides for potential losses as they become known and can be reasonably estimated.

Yours sincerely,

**Director**

**Signature**

**Date**

**Director**

**Signature**

**Date**

#### **Annex D. Conflict of Interest Declaration Form**

##### Section 1: Personal Details

- Name: \_\_\_\_\_
- Position/Title: \_\_\_\_\_
- Organization: \_\_\_\_\_
- Contact Information: \_\_\_\_\_

##### Section 2: Declaration

Please select one of the following:



- ☐ I have NO actual, potential, or perceived conflict of interest to declare in relation to my role and responsibilities.
- ☐ I HAVE an actual, potential, or perceived conflict of interest to declare (please provide details below).

### Section 3: Details of Conflict of Interest

(Complete only if you have a conflict to declare)

- Type of conflict (tick all that apply):
  - ☐ Actual (existing conflict)
  - ☐ Potential (could arise)
  - ☐ Perceived (could be seen as a conflict by others)
- Nature of conflict (tick all that apply):
  - ☐ Relationship with family or friends
  - ☐ Financial interest
  - ☐ Outside work activities (paid/unpaid)
  - ☐ Relationship with external parties (vendors, customers, competitors)
  - ☐ Gifts/benefits
  - ☐ Staff recruitment
  - ☐ Provision of consultancy or private services
  - ☐ Other (please specify): \_\_\_\_\_
- Describe the circumstances giving rise to the conflict:

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### Section 4: Duration of Conflict

- ☐ 0–12 months
- ☐ > 12 months or ongoing

### Section 5: Declaration and Signature

I declare that the information provided above is true and complete to the best of my knowledge. I understand my obligation to disclose any conflicts of interest and to update this declaration should my circumstances change.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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For Office Use Only (if applicable):

- Reviewed by: \_\_\_\_\_
- Date: \_\_\_\_\_
- Action required/Management plan (if any):

## Annex E. Call III Process Map

GREENTECH4CE PROCESS MAP BDSP CALL III			May				June				July				August				September				October				November				December				January			
ITEM/ACTIVITY	RESPONSIBLE ACTORS		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4				
Document Development																																						
1.1 Development of Call Guidelines and Supporting Document	PMU	3wks																																				
1.3 Project Management Board Review and Approval	PMB	2 wks																																				
1.5 Technical Committee Review	TC	2 wks																																				
1.7 Submission for Internal IT Preview and Support	PMU	4 wks																																				
1.8 Development of FAQ sheet	PMU	2 wks																																				
2 Application																																						
2.1 Host Pre-Application information Session (at 5 days before call)	PMU	3 wks																																				
2.2 Open Call for Proposals	PMU	4 wks																																				
3 Evaluation																																						
3.1 Evaluation of Applications/Pre-award Assessment	PMU	3 wks																																				
3.2 Communication to Shortlisted applicants	PMU	1 wks																																				
3.3 Due-Diligence (site visits) and Capacity Assessment	PMU/IC	3 wks																																				
3.4 Evaluation by Investment Committee	IIC	2 wks																																				
3.5 Development of Investment Memo	PMU	1 wk																																				
3.6 Present/Submit shortlist for PMB Approval	TL/PMU/PMB	2 wks																																				
3.7 EU "no objection"	EU Delegation	1 wk																																				
3.8 Approval by TC	TC	2 wks																																				
3.9 Final Endorcement	PSC	2 Wks																																				
4 Contracting																																						
4.1 Communication to successful applicants	PMU	1 day																																				
4.2 Negototiations	PSC/IIC	2 wks																																				
4.3 Sign-Off Contract	CD-SHA/PMB/PMU	1 wk																																				

## Application Important Dates



**For more information regarding GREENTech4CE Project Contact**

**Self Help Africa  
Plot 121 Off Kudu Road  
Kabulonga, Lusaka  
P.O. Box 37484  
Zambia**

**Email:** [helpdesk@greentech4ce.org](mailto:helpdesk@greentech4ce.org) | **Web:** <https://selfhelpafrica.org/greentech4ce/>