



## **CALL FOR PROPOSALS: ENHANCING WOMEN ENTREPRENEURSHIP ENABLERS FOR STRONGER WOMEN SMEs IN AFRICA**

The African Development Bank (The Bank) plays a catalytic role in accelerating efforts to address gender inequality and drive inclusive economic transformation for women across Africa through mainstreaming gender in its operations and implementing targeted initiatives dedicated to African women. To further push forward the agenda of gender equality and women's empowerment across the continent, the Bank is also investing in targeted initiatives through specific projects specifically designed to impact women such as the Affirmative Finance Action for Women in Africa (AFAWA), a flagship initiative that specifically focuses on increasing inclusive finance for women entrepreneurs on the continent. AFAWA's primary objective is to bridge the \$42 billion finance gap for women entrepreneurs in Africa and to unlock their entrepreneurial capacity and full potential.

The AFAWA initiative is unique as it offers a multi-dimensional approach to remove the constraints women entrepreneurs face in Africa. AFAWA aims to unlock up to \$5 billion of financing for Women Small and Medium Enterprises (WSMEs) by leveraging the Bank's financial traditional instruments (lines of credit, trade finance, and equity funds) and through the AFAWA Guarantee for Growth (G4G), an innovative mechanism de-risking women entrepreneurs and enhancing Financial Institutions' (FIs) appetite in lending to WSMEs. These financial mechanisms are supported by technical assistance to financial institutions and WSMEs to ensure that adequate products and services are developed to address women's financial needs, as well as adequate knowledge to build bankable and sustainable projects. Given the importance of a strong enabling environment to strengthen WSMEs ability to access financing, the goals of AFAWA G4G program cannot be achieved without inclusive regulatory policies in place, and equally as important, the presence of enablers with sustainable programs to assist women entrepreneurs in their growth.

Enablers, such as women business associations, incubators, accelerators, cooperatives, civil society organizations etc. play an important role in promoting the development of women-owned enterprises and strengthening them to achieve growth. However, as critical as they are to the development of women-owned enterprises, they often have limited capacity to support WSMEs due to lack of value-added services, lack of funding and lack of access to key networks, which significantly affect their sustainability. Thus, as part of its efforts to enhance the business enabling environment, the Bank through the AFAWA initiative will support the enablers to strengthen the skills, wealth creating capacity of their members and create innovative and effective change in the WSME business culture. With this goal in mind, the Bank is launching a call for proposals for projects enhancing the viability and sustainability of women entrepreneurship enablers. The Bank encourages women business associations, incubators, accelerators, cooperatives, civil society organizations to share proposals aligned with the objectives and themes set out below.

## Objectives

Submitted proposals will:

- i. Demonstrate innovative approaches to build a supportive ecosystem for women's entrepreneurship aimed at improving access to finance for WSMEs;
- ii. Develop innovative ways to disseminate advisory services addressing capacity constraints, skills enhancement and digital presences for WSMEs;
- iii. Enhance visibility and access to mentorship and role models for WSMEs.

Through the proposed interventions, the enablers must demonstrate increased access to finance, skills and mentorship. The Bank seeks proposals that demonstrate the following themes:

- i. Track record in supporting women SMEs;
- ii. Innovation and strong development impact;
- iii. Mobilization of additional funding;
- iv. Partnership with both public and private sectors;
- v. Additionality and value for money;
- vi. Long term plan and sustainability;
- vii. Collaboration between two or several applicant enablers.

Funding requests may be for a specific project or for an indicative program of several projects, or over several countries. **The minimum threshold for requesting funding from this call for proposal is \$100,000 and the maximum threshold is \$250,000.**

## Geographical Scope

While all countries will be considered, preference will be given to proposals implemented in the following countries: Cameroon, Congo, Democratic Republic of Congo, Gabon, Kenya, Lesotho, Madagascar, Malawi, Morocco, Mozambique, Senegal, South Africa, Tanzania, Rwanda, Zambia to align with the ongoing AFAWA Guarantee for Growth Program pipeline.

## Funding Principles and Criteria

- i. The project duration should not exceed 2 (two) years for national projects and 3 (three) years for regional projects;
- ii. Proposal should strive to wherever possible align with national or regional priorities on access to financial services/financial inclusion for WSMEs;
- iii. Recipients and project sponsors should be Africa-based or provide evidence of partnership with African entities and show that the proposed activities, operations and projects will be implemented in Africa.
- iv. While not an eligibility requirement, particular attention will be paid to potential projects which benefit two or more countries and regions as this will strengthen

- regional integration and maximize the impact of resources. Due account will also be taken of the economic and social development plans of regional member countries;
- v. Applicants must be legally constituted institutions that have been in existence for at least three years.

**Assessment:** Proposals received will be assessed based on the following considerations:

Criteria	Rating Percentage
Viability of the proposed project	15%
Applicants' offering and track record in relation to proposed project	15%
Leverage of other funding sources	20%
Applicant's ability to scale	20%
Project expected reach and impact	30%
<b>Total</b>	<b>100%</b>

### Application and Timelines

The call for proposals will be financed through the Gender Equality Trust Fund (GETF) of the African Development Bank Group.

**Proposals (Not more than 10 pages)** either in English or French should be submitted using the attached template via email to the following e-mail address: Benard Chitunga: [b.chitunga@afdb.org](mailto:b.chitunga@afdb.org) Senior Officer- Partnerships, Donors and Special Projects, AFAWA **and copy** Esther Dassanou : [m.dassanou@afdb.org](mailto:m.dassanou@afdb.org). Manager, AFAWA.

- **Call for Proposals Issued April 30, 2021**
- **Call for Proposals Closed May 30, 2021 and should follow the format below.**
- **Awards will be announced on July 15 , 2021.**

Short-listing and selection shall be done in accordance with the Bank's policies, rules and procedures. The Bank is under no obligation to shortlist any company, partnership or association.

## Proposal Template

---



**Project Title:**

**Region/Country:**

---

**(Date)**

Introduction Basic Information

**Date:**

**Grant Recipient:**

**Implementing/Executing Agency:**

**Total Cost:**

**Project Duration:**

**Completion Date:**

**Timeframe -Major Milestones**

Activity	Target time

Project Information Summary

<b>Project Description:</b>	
<b>Alignment with call for proposals requirement:</b>	
<b>Cost Structure and Financing Plan:</b>	
<b>Implementation Arrangements:</b>	
<b>Development Outcomes:</b>	
<b>Additionality and Complementarity:</b>	

Introduction

**1. General/Sector Context**

Provide information on the market failure and specific constraints to Women Small and Medium Enterprises (WSMEs) entrepreneurship that the proposed project seeks to address (one page maximum).

## 2. Project Rationale

Provide the rationale for the project and demonstrate the alignment with the objectives of this call for proposals.

## 3. Project Description

Describe the project at a conceptual level, its overall goals, development objectives, and its ability to achieve its objectives. Describe the main components and subcomponents of the proposed project. Specify activities under each component and subcomponent and explain the sequence and timeline of activities.

## 4. Project Beneficiaries

Describe the socio-economic status of the ultimate beneficiaries (WSMEs) and discuss the context in which they are operating, for example how social norms and the country's legal framework affect WSMEs performance.

For the purpose of the project activities and implementation, the following definitions should be used (the thresholds for the below parameters may be adapted based on context, as necessary):

### Women-Owned/Women-Led Firm

- $\geq 51\%$  owned by a woman/woman; or
- $\geq 20\%$  owned by a woman/woman; and have  $\geq$  one woman as CEO/COO (President/Vice President); and have  $\geq 30\%$  of the board of directors comprised of women, where a board exists; and

### Small and Medium Enterprise

Project beneficiaries must meet one of the following criteria.

- Loan size between US\$5,000 and US\$1 million (US\$2 million in the case of more advanced countries)
- Between 5 and 300 employees
- Sales between US\$100,000 and US\$15 million
- Assets between US\$100,000 and US\$15 million

## 5. Cost Structure and Finance Plan

- 5.1 Include a detailed budget with descriptions for each line item. Where possible, the budget should be linked to individual activities and expected results.

<b>Budget</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Total (US\$)</b>
	<b>US\$</b>	<b>US\$</b>	<b>US\$</b>	
<b>Cost Components:</b>				
Component-1				
Component-2				
Component-3				
<b>Total</b>				

Categories may include:

- Project related activities (i.e tools etc.)
- Consultants/expert time fee (unit price per expert)
- Local staff (labour cost, allowance etc.)
- Administrative costs (please specify)
- Operating costs
- Goods and services
- Others (please specify)

## 5.2 Financing Plan

	<b>Financing Plan</b>	<b>USD</b>	<b>%</b>
1	AfDB		
2	Applying Entity		
3	Other Partner		
	<b>Total</b>		

## 6. Analysis of Development Outcomes

6.1 Gender and Social Effects

6.2 WSME Development and Demonstration Effect

6.3 Funding leverage/unlocked

**7. Implementation Arrangements**

In a table provide the implementation plan and for each component and subcomponent (implementing partners and timeline).

**8. Monitoring and Evaluation**

Describe the proposed mechanisms and procedures for monitoring the project using the table below to ensure that activities (1) occur as planned, (2) remain directed towards stated objectives, and (3) reach and increase the number and/or growth of women-owned/led SMEs. Please include your M&E framework with specific indicators.

Results Framework

<b>Country and project name:</b>
<b>Purpose of the project:</b>

RESULTS CHAIN	PERFORMANCE INDICATORS			MEANS OF VERIFICATION	RISKS/MITIGATION MEASURES
	Indicator	Baseline	Target		
IMPACT					
OUTCOMES					
OUTPUTS					
KEY ACTIVITIES					

**9. Sustainability**

Demonstrate the proposal potential for long term impact and sustainability.

**10. Risks and proposed mitigation measures**

*Table X: Summary of Risks and mitigation measures*

<b>Risks</b>	<b>Level</b>	<b>Mitigation measures</b>
	High	
	Medium	
	Low	
	High	
	Medium	
	Low	
	High	
	Medium	
	Low	
	High	
	Medium	
	Low	