NOTICE NO. SIEF-W3/2026

SKILLS, INNOVATION AND ENTREPRENEURSHIP FUND

CALL FOR PROPOSAL FOR STARTUP GRANT

1.0 Project Background:

The Gambia, with its vibrant youth population and commitment to development, is poised for a promising future, yet faces several challenges. In the realm of basic education, the focus is on improving learning outcomes, particularly in the early grades, to ensure every child acquires the necessary foundational skills. The Government of The Gambia recognized and prioritized the challenge of having a higher quality and relevance in youth, technical, and vocational education and training (TVET) to meet labour market demands. For the large population living in poverty, the goal is to provide a second chance through access to social protection measures, skills training, and income-generating opportunities. These challenges, while significant, are being addressed with determination and a vision for a resilient, inclusive, skilled, and equitable Gambia.

To address these challenges, The Gambia Resilience, Inclusion, Skills, and Equity Project (The Gambia RISE Project – P197233) is a multi-sectoral, five-year initiative of The Government of The Gambia, funded by the World Bank. The project aims to increase the foundational skills of students in early grades (Component 1), provide job-relevant training to youth (Component 2), and boost income-generating opportunities, including for the poor and vulnerable (Component 3), in The Gambia. The Gambia's National Development Plan (2023-2027) prioritizes Human Capital Development (Pillar IV) and Empowerment, Social Inclusion, and Leaving No One Behind (Pillar VI). The RISE project is aligned with the Government's Education Sector Strategic Plan 2016-2030 and The Gambia National Social Protection Policy 2015-2025.

The project is being implemented by multiple Implementing Entities (IEs): the Ministry of Basic and Secondary Education (MoBSE), the Ministry of Higher Education, Research, Science and Technology (MoHERST), and the National Nutrition Agency/National Social Protection Secretariat (NaNA/NSPS). Each of these IEs leads technical activities within its respective domain. The RISE Project is coordinated and managed by a Central Project Coordination Unit (CPCU) within the Ministry of Finance and Economic Affairs.

The Gambia's aspirations for a diversified and sustainable economy hinge on a skilled and adaptable workforce. However, current Technical and Vocational Education and Training (TVET) systems face challenges in equipping youth with the relevant skills and fostering a culture of innovation. The Skill Innovation and Entrepreneurship Fund (SIE Fund), established by MoHERST as a key component of the World Bank-funded RISE project, emerges as a critical intervention, designed to bridge this gap and empower a generation of skilled and entrepreneurial young Gambians.

The SIE Fund has three-pronged interventions referred to as windows:

- **Window 1; Enhancing TVET Capacity:** Strengthening institutions through improved programmes, qualified trainers, and modern facilities as well as creating Hubs for innovation and excellence in training.
- **Window 2; Promoting Relevant Skills Development:** Equipping youth and graduates with relevant skills and fostering a culture of innovation and attention to market needs within TVET institutions.
- **Window 3; Supporting Youth Entrepreneurship:** Enabling young people to translate their skills into successful businesses through startup support and mentorship.

The SIE Fund Secretariat, situated in MoHERST, is responsible for the management, coordination, and administrative processes of the Fund.

2.0 Startup Support Window

Recognizing the critical role of innovative startups in driving economic growth and job creation, this window provides targeted support to young entrepreneurs with high-potential business ideas. This Support Window serves as a launchpad for youth entrepreneurship in The Gambia.

2.1 Description

The Startup Support Window aims to achieve the following objectives:

- **Empower Young Entrepreneurs:** Facilitate the development of innovative business concepts by providing financial and technical assistance to young Gambians with entrepreneurial aspirations.

- **Promote Business Growth:** Equip startups with the resources and mentorship needed to navigate the initial stages of business growth and achieve commercial viability.

- **Foster Innovation and Job Creation:** Encourage the development of startups that address critical national needs, promote technological advancements, and create employment opportunities.

2.2 Scope of support

- Technology-driven startups offer innovative solutions in sectors such as Agriculture, Engineering, Tourism, Business, and Performing Arts.
- Social enterprises tackling critical social and environmental challenges with sustainable business models.
- Creative industries startups developing innovative products or services in areas identified in the **Recovery Focused National Development Plan (2023 – 2027)**.

Note: A detailed exploration of eligible business models and specific industry focus areas will be provided in a later call for proposals.

2.3 Target Beneficiaries

The Startup Support Window primarily targets youth and adult Entrepreneurs with registered businesses between the ages of 18-35 who possess innovative business ideas with high growth potential. In addition, priory will be window 2 beneficiaries of the SIE fund. Consideration will be given to emergent startup

3.0 Eligibility Criteria

To qualify for Startup Support Window funding, aspiring entrepreneurs must meet the following criteria:

Eligibility Criteria for Startup Support Window

To qualify for the Startup Support Window funding, applicants must meet the following criteria:

1. **Gambian Nationality**
   Applicants must be **Gambian citizens** who are **residents of The Gambia**. Evidence of nationality and residency will be required (e.g., national ID, proof of residence).

2. **Age Requirement**
   Applicants must be **between the ages of 18 and 35** at the time of application. Proof of age (e.g., birth certificate, national ID) must be submitted.

3. **Business Registration**
   The business must be **formally registered** with the **Registrar of Companies** at the Ministry of Justice in The Gambia. A copy of the official business registration certificate must be provided.

4. **Innovation and Growth Potential**
   The proposed business idea must demonstrate **innovation** and **strong growth potential**. It should address a **specific gap in the market** or offer a **novel solution to a pressing challenge**. The business idea must be aligned with the national priorities for economic development and job creation.

   - **Technology-driven Startups:** With technological and innovative driven impact.
   - **Social Enterprises:** Startups that address critical **social and environmental challenges** through sustainable business models.
   - **Creative Industries:** Innovative products or services in areas identified within the **Recovery Focused National Development Plan (2023-2027)**.

5. **Feasible Business Plan**
   Applicants must submit a **comprehensive business plan** that clearly outlines:

   - **Market research** demonstrating the demand for the product or service.
   - **Financial projections** covering at least the first 3 years of business operations, including anticipated revenues, costs, and profits.
   - A **clear business strategy** detailing the steps for product development, market penetration, and scaling.

6. **Alignment with National Development Priorities**
   The business idea should be aligned with the the sectors such as Engineering, Agriculture, Tourism, Art & Craft, Business and ICT of the Recovery Focussed **National Development Plan (2023-2027)**, particularly with the focus on:

   - **Youth Empowerment and Employment**

    - **Technological Innovation**
    - **Sustainable Economic Growth**

7. **Demonstrable Commitment and Capability**
   Applicants must demonstrate:
    - **Commitment** to their business venture and an understanding of the market and industry.
    - **Entrepreneurial experience or relevant skills** that support the likelihood of success.
    - A **capacity for growth and scale**, which can be measured through the applicant's skills, resources, and readiness for mentorship.
8. **Priority to Window 2 Beneficiaries**
   Priority will be given to applicants who are beneficiaries of **Window 2 (Promoting Relevant Skills Development)** of the SIE Fund. These applicants should have previously participated in skills training, internships, or other relevant programs under Window 2.
9. **Operational Readiness**
   Applicants must show that their business is either **operational** or has **clear plans for launching** within 6 months of receiving support. This may include evidence of product prototypes, customer acquisition, or other proof of business readiness.
10. **Social Impact and Job Creation**
   The startup should be designed to **create jobs** or contribute to the **local economy**. Businesses with a **clear social impact** or those that can contribute to **poverty alleviation, social inclusion, or environmental sustainability**will be given additional consideration.

Selection Criteria

In addition to meeting the eligibility criteria, the following factors will be considered during the evaluation and selection process:

1. **Innovation and Uniqueness**
   Degree of novelty and differentiation from existing products or services in the market.

2. **Scalability and Sustainability**
   Potential for business growth and long-term sustainability, including economic, environmental, and social factors.
3. **Impact on Job Creation**
   The ability of the business to generate **direct and indirect employment** for youth and vulnerable groups.
4. **Viability of Financial Projections**
   Realistic and achievable financial goals, supported by sound market research and strategy.
5. **Readiness to Scale**
   Clear evidence that the business is positioned for scaling and will benefit from the funding and mentorship offered by the SIEF.

These criteria are designed to select only the most promising and innovative startups, ensuring that the fund supports businesses with the greatest potential to drive economic growth, job creation, and social development in The Gambia.

Prior to the final evaluation site verification will be conducted to ascertain claims made by the applicants.

4.0 Modality of Support

The Window offers a multifaceted approach to supporting young entrepreneurs, combining financial and technical assistance. A total of 75 startups will be provided with financial and material support, with a range of $2000-$2758 per startup, in addition to mentorship and coaching. The support for startup grants shall follow the GPPA procurement rules for buying goods and services as below:

Financial Support: Competitive grants will be awarded to support critical business needs such as product development, marketing and sales initiatives, and equipment acquisition. The specific amount awarded will be determined based on factors such as the nature of the business, the proposed budget, and the potential for growth. A percentage of the grant (5-10%) will be dedicated to purchasing consumables and operational costs. This will be provided in the form of goods and services procured in line with GPPA regulations by the SIE Fund Secretariat with support from CPCU.

4.1 Technical Assistance: The window will connect awardees with a network of mentors, coaches, business advisors, and industry experts who will provide guidance, support strategic decision-making, and help navigate operational challenges. Specifically, the mentorship will be provided for a period until the business mature. coaching will be provided for a period to be determine by the Secretariat base on the scope of the business. The coaching will ensure that only committed participants advances to strengthen their business plan before support is provided. At the end of the coaching period, a graduation ceremony shall be organise for the committed participants to build motivation and self-esteem.. ***In addition to the coaching and mentorship, beneficiary startups will benefit from entrepreneurship training by experienced institutions.***

4.2 Incubation Services: Selected startups may be offered access to incubation facilities, providing co-working space, essential infrastructure, and networking opportunities with other entrepreneurs and potential investors.

4.3 Gaurantor : All start-up beneficiaries will be obliged to provide a guarantor who must be a Gambian and resident in the Gambia for the contract signing, and disbursement will be done based on milestones achieved as stipulated in the contract. The guarantor will be responsible for any liability of the beneficiary in relation to the grant.

5.0 Application Process

The application process for Startup Support Window funding will be a multi-stage process, differing from the process for the other windows, following the following steps:

- **Application:** Aspiring entrepreneurs will apply, detailing their business concept, team composition, and financial projections through the SIE Fund Secretariat. All applications should indicate a list of equipment and their estimated cost, which shall be included in the budget.

- **Evaluation and Selection:** Proposals will undergo a rigorous evaluation process, combining assessments of the application form, pitching presentations, and their potential for impact and growth.
- **Pitching Event:** Shortlisted applicants will be invited to participate in an open pitching event, where they will present their business ideas to a panel of judges.
- **Notification and Award:** All applicants will be notified of the funding decision. Successful applicants will receive grant agreements outlining the terms and conditions of the award, including disbursement schedules and reporting requirements.

6.0 Support Provided:

The SIE Fund acknowledges the challenges faced by aspiring entrepreneurs. To assist young Gambians in navigating the application process, the Fund will offer a range of support mechanisms, including:

- **Online Engagement Workshops:** The Fund Secretariat will organise workshops equipping aspiring entrepreneurs with essential skills in business plan development, financial management, and pitching techniques.
- **Mentorship Matching Programme:** Successful applicants will be provided with mentorship support connecting young entrepreneurs with experienced mentors who can provide personalised guidance and support.
- **Online Resources:** The SIE Fund Secretariat will host a dedicated online section with downloadable resources, application guides, and frequently asked questions (FAQs) to assist applicants.

7.0 Evaluation Procedure

The evaluation of the proposals' merit is carried out to assess their relevance and quality, providing input for decision-making. This evaluation procedure provides an opportunity for the improvement of the ideas presented, giving greater credibility to the process and making the selection and approval process a tool for continuous improvement.

7.1 Evaluation Criteria

The evaluation will consider the following:

A) Strategic Alignment

Assessed by evaluating the degree of alignment with the strategic priorities and sectors considered to be priorities in the Call for Proposal.

a) Quality of product/service

Determined through analysis of the business proposal submitted based on the overall consistency of the project in terms of what it offers in relation to the quality of the product/service being introduced to customers and markets. It reviews the level of innovativeness of the new product/service.

B) Financial sustainability

The determination is based on an analysis of the project's budget structure, including its fixed costs, variable costs, and potential returns. The budget must factor all the costs of materials, equipment, consumables, hiring, other support services, transportation, renting space, water, electricity, and internet costs, and all other expenses that may in some way impact the project's implementation to be considered financially viable.

D) Employability Potential

Determined through the justification presented and the alignment of the project with the demands of the labour market, with a niche market, or with the potential demands of the accelerator sectors of the economy, in addition to the forecast of guaranteed jobs/professional internships created with the project.

7.2 Soering and Ranking

Each evaluation criterion will be assigned a specific weight, and evaluators will award scores based on different criteria identified in 7.1. Each score for the criteria used for the windows will be used to calculate the Merit of the Proposal (MP). Proposals will then be ranked based on their MP scores. Specifically, the scoring will follow the steps below:

i) **Minimum Merit of Proposal:** After calculations, only Proposals for which the MP is greater than 7 are apt for funding.

ii) **No Zero Mark in Any Criteria:** Only proposals that did not receive a mark of 0 (zero) on any of the defined criteria are apt for funding.

iii) **Criteria relevance:** In case of a tie related to an MP score, the proposal with greater marks on criteria D, C, B, and A, respectively, will prevail.

7.2.1 Application Merit

The merit of the application is the "grade" received by the evaluation for the proposal submitted. The merit of the application is calculated using the specific criteria for the support measure using weights stipulated in the call for proposals document. The merit of the application is calculated as follows:

$MP=(Wc1*Sc1)+(Wc2*Sc2)+(Wcn*Scn)+(\ldots)$

Where:

MP: The merit of the application is determined by the final score, which will be carried over to the next phase of selection.

W: Weight of the criterion stipulated in the public notice or call for tenders' document

S: Criterion score given by the assessment

c1, c2, cn: Measurement criteria selected from the group of criteria in the Manual and specified in the public notice document, which can be from 1- n (n being an integer greater than 2). The weights of the criteria must always be fractional numbers, less than 1, and their sum must always equal 1.

$Wc1+Wc2+Wcn+(\ldots)=1$ $Wc1+Wc2+Wcn+(\ldots)=1$

Within each assessment process, each assessor must give a specific score for the assessment criteria. These scores are then grouped together and averaged to arrive at the Criterion Score.

$Sc1=Se1c1+Se2c1+Senc1+(\cdots)/n$

$Sc1=Se1c1+Se2c1+Senc1+\cdots n$

Where:

S: Assessor's score for the criterion

e1,e2,en: Evaluators which can be from 1 to n (integer greater than 2)

n: Number of evaluators

8.0 Independent external observer/ reviewer

To enhance transparency and strengthen governance in the evaluation and granting process for Window 3, the role of an independent external observer will be explicitly included, as outlined in the SIE Fund Manual. An independent external observer will be appointed. This individual, who has previously served on the technical advisory committee in a non-voting capacity, will observe all evaluation processes. The observer will provide an independent evaluation report.

Application Structure

All proposals must be submitted online and the require supporting documents should be submitted in PDF format, with a schedule of activities and a detailed implementation budget.

Further Information

Proposals that do not comply with any of the terms of this competition will be disregarded. By applying to this call, the institutions commit themselves to the veracity of the information declared.

Institutions competing in the call for proposals are subject to the control and auditing mechanisms in force at the SIE Fund.

1. The SIE Fund may ask institutions for adjustments or additional clarifications if necessary. Failure to comply with the request within 5 (five) working days will result in the proposal being eliminated, regardless of the stage of the evaluation.
2. A proposal may be revoked or cancelled at any time, in whole or in part, for reasons of public interest or legal requirement, without this implying any right to compensation or claim of any kind.

Once the results have been published, no changes will be accepted to the proposal.

9.0 Timeline and Communication:

The window will follow the steps below and the indicative timeline.

- Publication for call for proposals -17th August 2026
- Submission deadline -16th September 2026
- Evaluation and pitching- 5th to 16th October 2026
- coaching and mentorship - 30th November 2026

10.0 Grievance Mechanism

Beneficiaries and those affected by Fund projects have the right to complain openly, transparently, and without reprisals. To do so, you can use the following means of communication:

By NSPA Toll free line: **1229**

Complaints book available in the SIE Fund Secretariat

E-mail: **siefmoherst@gmail.com**

Letter: To be addressed to the SIE Fund Secretariat, MoHERST.

WINDOW 3

FUNDING APPLICATION FOR STARTUP

To apply for financial support from the Skills, Innovation and Entrepreneurship (SIE) Fund for TVET training or youth entrepreneurship initiatives.
(Please specify if applying for a specific advertised training program or for entrepreneurial support)

Section A: Startup Details:

1. Name of Startup/Business ___________________________
2. Acronym (if applicable)____________________

3. Year of Establishment____________________
4. Business focus area___________________________
5. Is the business Registered ☐ Yes ☐ No
6. Business Registration Number___________________
7. Number of staff employed: ______________________
8. Annual Income (if applicable)_____________________
9. Proposed Project duration______________________________

Section B:

Technical/ Entrepreneurial Details

1. Business/Project Title: _______________________________________
2. Executive Summary (including business model and market, stage of business and readiness, and number of jobs expected to be created)
3. Market Analysis Report

4. Sector's Alignment: ☐ Agriculture ☐ Engineering ☐ Tourism & Hospitality ☐ Business ☐ Creative and Performing Arts ☐ ICT
5. How is this business idea aligned with selected sector
Description of your Business/Project Idea (Max 100 words)
6. What problem(s) does your idea intend to solve or what opportunity does it provide? (Max 100 words)
7. What is the quality of the product or services you intend to introduce in the market
8. Provide the skill, competencies, and qualification of the business employees relevant to this business idea.
9. What will be the impact on the employability after receiving support (Max 100 words)?
10. Do you require mentorship or coaching support? ☐ Yes ☐ No

If yes, please specify in which areas__________________________

Section C: Motivation and Financial Details

1. Describe your motivation for seeking this funding. (Max 100 words)

2. What is your financial sustainability beyond the grant support (Max 100 words).

3. Use of Financial Support (clearly listing the goods and services to be procured.

4. Total Funding Requested________________________________

5. Provide Budget Breakdown below

Budget Breakdown

Item	Description	Quantity	Unit Cost (GMD)	Amount (GMD)
Total Startup Budget				

Section D:

Declaration

I hereby declare that the information provided in this application is true and accurate to the best of my knowledge. I understand that any false or misleading information may lead to the rejection of my application or withdrawal of any awarded funding. I commit to abide by the rules and regulations of the SIE Fund if my application is successful.

Signature: ___________________________

Date (DD/MM/YYYY): _____ / _____ / _________

Required Attachments (Tick as attached):

☐ National ID / Passport /Birth Certificate of Business owners

☐ Business Registration Certificate (if applicable)

☐ Detailed Business Plan (the business plan should include the following section: market analysis, product and/or services, clear marketing and sales strategy, financial sustainability plan, and employability potential).

☐ Other (please specify): ___________________________

EVALUATION FORM FOR WINDOW 3: STARTUP SUPPORT

SKILLS, INNOVATION AND ENTREPRENEURSHIP (SIE) FUND
CALL FOR BUSINESS PROPOSALS FOR YOUTH STARTUPS (NOTICE NO. SIEF_W3_01/2025)

I. PROPOSAL DETAILS

Name of Applicant/Startup:	
Business Proposal Title:	
Date of Evaluation:	

II. EVALUATION INSTRUCTIONS

This form is to be used for the technical and qualitative assessment of business proposals submitted under Window 3. Please evaluate the proposal against each criterion listed below, providing a score based on the evidence presented in the application and business plan. Use the following scale for scoring:

- **4 - Excellent:** Evidence is comprehensive, compelling, and exceeds expectations.
- **3 - Good:** Evidence is clear, convincing, and meets all requirements.
- **2 - Sufficient:** Evidence is adequate and meets the basic requirements.
- **1 - Insufficient:** Evidence is provided but is weak, incomplete, or unconvincing.
- **0 - Non-Existent:** No evidence is provided for the criterion.

As stipulated in the Fund Manual, only proposals that did not receive a score of '0' (Non-Existent) on any of the defined criteria are eligible for funding.

III. ASSESSMENT CRITERIA

PRE-EVALUATION CHECKLIST

1. **Is the application submitted on time? Yes/ No**
2. **Is the business registered? Yes/ No**
3. **Is the business owned by Gambian(s)? Yes/ No**
4. **Does the business(s) owner fall within 18-35 ? Yes/No**

EVALUATION CRITERIA.

CRITERIA	WEIGHT (%)	DESCRIPTION	SCORE (0-4)	WEIGHTED SCORE (Weight * Score)	EVALUATOR'S COMMENTS
A. Employability Potential	30%	Justification of the project's alignment with labour market demands, place markets, or accelerator sectors. Forecast of guaranteed jobs or professional internships created by the project.			
B. Strategic Alignment	15%	Degree of alignment with the strategic priorities and sectors considered priorities in the			

CRITERIA	WEIGHT (%)	DESCRIPTION	SCORE (0-4)	WEIGHTED SCORE (Weight * Score)	EVALUATOR'S COMMENTS
		call for proposals. Alignment with national productive sectors and the objectives of the SIE Fund.			
C. Quality of the Service/Product Offered	30%	Determined by the overall quality and consistency of the business plan. This includes analysis of the executive summary, company description, market analysis, products/services, marketing strategy, organisational structure, operational plan, growth			

CRITERIA	WEIGHT (%)	DESCRIPTION	SCORE (0-4)	WEIGHTED SCORE (Weight * Score)	EVALUATOR'S COMMENTS
		strategy, and risk analysis.			
D. Financial Sustainability	25%	Analysis of the project's budget structure, including fixed costs, variable costs, and potential returns. The budget must be comprehensive, factoring in all costs to be considered financially viable and sustainable.			
TOTAL	**100%**		**N/A**	**MERIT OF PROPOSAL (MP):**	

IV. FINAL RECOMMENDATION

Overall Justification for Recommendation:	Summarize the key strengths and weaknesses of the proposal and justify the final recommendation based on the evaluation scores and comments.
Recommendation:	☐ Recommended for Funding

	☐ Recommended with Conditions (Specify conditions below) ☐ Not Recommended for Funding
Conditions (if any):	
Evaluator Name/ID:	
Title / Position of the Evaluator:	
Evaluator Institution:	
Evaluator Signature:	
Date:	

Note:

The Merit of Proposal (MP) score must be aggregated and aligned to the formula developed in the manual. As per the selection rules, only proposals with an MP score greater than 7.0 and with no '0' scores are eligible for funding consideration. In the event of a tie, the proposal with the higher score in criterion A, followed by C, D, and B, respectively, will prevail.