

# Call for Proposal

Content, rules & regulations

**Coaching in financial and business management,  
coaching in marketing**

for Micro, Small, and Medium Enterprises or producers organisations  
in Africa

**Extended deadline to register for the  
preliminary training in data capturing**

**New date: 13 January 2019**

**Trade for Development Centre**

Contracting authority: Enabel, the Belgian development agency



**Belgium**  
partner in development

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## 1 Introduction and objectives

Enabel is the Belgian development agency. The Trade for Development Centre (TDC), a programme implemented by Enabel, fights poverty by supporting Micro, Small, and Medium Enterprises (MSME), including Producers' Organisations, in their economic development.

Through on-site coaching, TDC aims at reinforcing the capacities of MSME in **management** (financial, organisational, governance) and in **marketing** (positioning, access to markets, communication, sales).

The main objective is to increase the turnover as well as the revenues through a sustainable reinforcement of the organisation and a better market access.

## 2 TDC's service proposal - Summary

Through this call for proposals, TDC will provide a full coaching track to each selected MSME, consisting of:

- **Coaching in financial and business management (FiBuMa):** customised and tailor-made for each individual MSME, covering all organisational and financial aspects such as business review, elaboration/improvement of the business plan, elaboration of budget forecasts, realisation of financial and organisational management tools, financing policy of the organisation, cash flow, stock, analysis/monitoring of risks, etc.
- **Coaching in marketing:** customised and tailor-made for each individual MSME, covering all marketing phases such as internal & external marketing analysis, definition of a strategy, target and positioning, formulation of the marketing mix, facilitation of promotion & communication, facilitation of prospection of new customers, etc.

Prior to the coaching track, TDC is offering a **preliminary training in data capturing** to interested MSME. This training aims to provide the beneficiaries with the necessary knowledge and tools to be able to realise a first analysis of the organisation, looking at market aspects (SWOT analysis, market analysis, etc.), financial aspects (cost calculation, reading accounts, etc.) and organisational aspects (HR, governance, etc.).

The MSME best benefit is the starting point of the reflexion. TDC's support is not oriented to specific markets. It focuses on preparing the organisation to face the markets that they target.

Another call for proposal will be send out after the start of the coaching (in 2020). That call for proposal will intend to award a grant to fund activities contributing to a better market access and being in-line with the organisation's strategy; such as product development, the acquisition of management tools, trainings, design and realisation of promotion and communication tools, participation to trade fairs, etc.

### 3 Who can apply

The current call is limited to Micro, Small, and Medium Enterprises (MSME) or producers organisations meeting all the criteria listed below:

- a) **not having the maximisation of profit as primary objective.** This implies that its primary aim is not to make the biggest profit with a view to generate a return on capital, but to provide a service to its members or the community, instead of paying capital to its shareholders. Therefore, social-economy organisations, including producer associations/unions and cooperatives, are eligible. Private enterprises that are majority-owned (more than 50%) by the aforementioned type of organizations (social economy, cooperative, etc.) are also eligible. Please provide the statutes (bylaws, articles of association), internal rules if existing and, in the case of a private enterprise, an explanation of the profit allocation policy and the composition of your shareholding.
- b) having a **legal status** since at least 2 years.
- c) not exceeding the definition of a medium-sized enterprise<sup>1</sup>.
- d) growing, processing and/or trading **cocoa, coffee, fruits, vegetables or leguminous plants, nuts**; or extracting, transforming and/or selling **precious metals**; or developing **tourism services**.
- e) **engaged in sustainable production and trade.** Please provide a proof of strong focus on economic, social and environmental sustainability, either:
  - an up-to date certificate, proof of membership or proof of being in the process of getting certified of:

Organic (PGS<sup>2</sup> included), Fairtrade, WFTO, ECOCERT, FairWild, Naturland, Rainforest Alliance, UTZ, SPP small-producers symbol, Fair for Life, Fairmined, Initiative for Responsible Mining Assurance (IRMA), Fair Trade Tourism, Garantie tourisme équitable et solidaire (ATES)<sup>3</sup> or any other certification body accredited by the Global Sustainable Tourism Council (GSTC), or issued by other members of the ISEAL Alliance;
  - evidence of the compliance with economic, social and environmental principles and criteria comparable to one of the certification schemes mentioned above, credibly verified and issued by a third party;
  - a proof of membership of a formal international, national or regional network of:
    - fair trade;
    - fair, sustainable, solidarity or community-based tourism;
  - a copy of a sales contract with a member of a fair trade network in Europe is also a valid proof.
- f) located in one of the following countries: **Benin, Burkina Faso, Burundi, DR Congo, Ghana, Ivory Coast, Mali, Morocco, Rwanda, Senegal, Tanzania and Uganda.**

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<sup>1</sup> United Nations definition: medium-sized enterprise = fewer than 250 employees and annual turnover below €50 million or balance sheet below €43 million.

<sup>2</sup> Participatory Guarantee Systems

<sup>3</sup> Fair and responsible tourism guaranteed (ATES).

g) to dispose of **accounts** of the 2 preceding years: please provide the accounts.

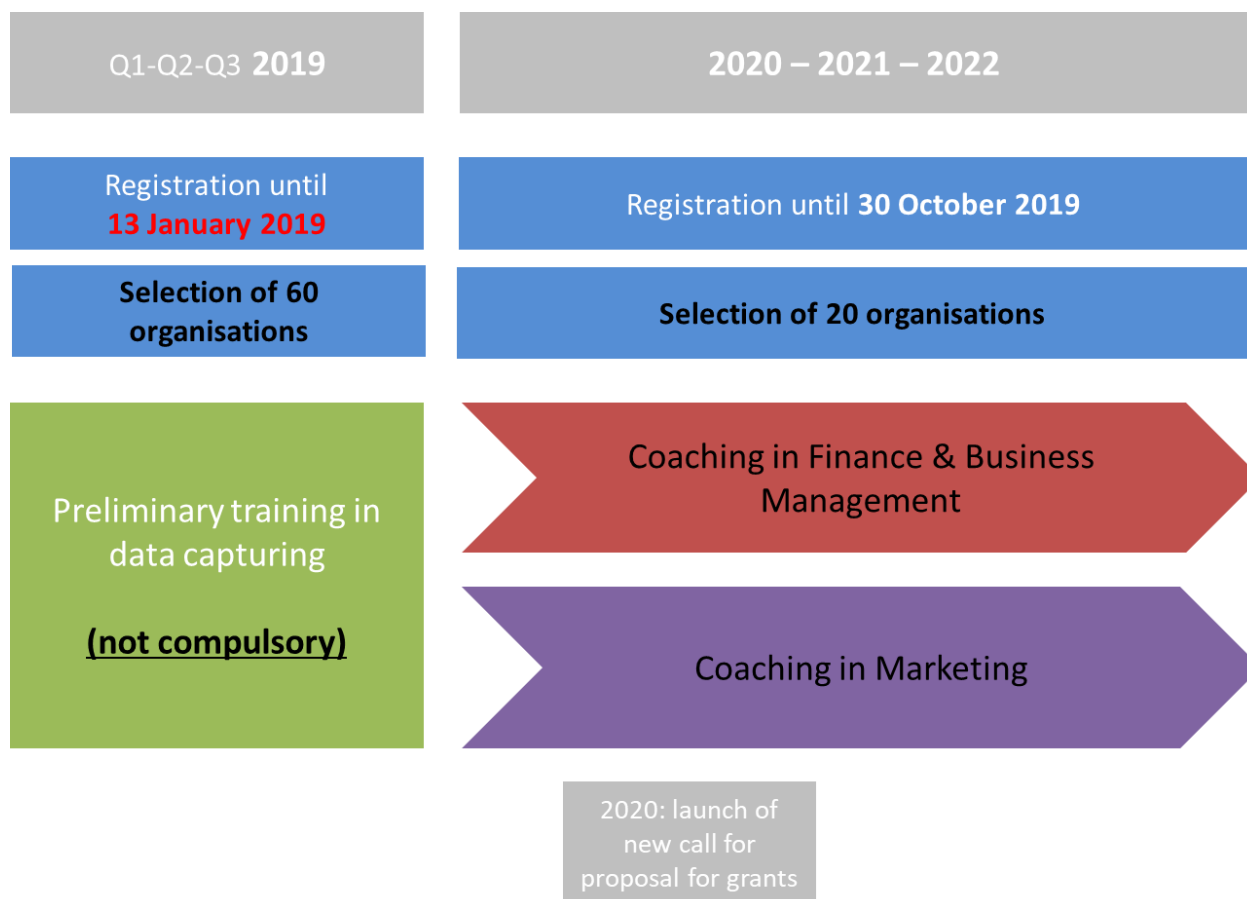
The potential applicant **may not participate in Calls for Proposals** should one of the following situations be applicable to them:

- a) they are in a state of or the subject of proceedings relating to bankruptcy, winding-up, administration by the courts, arrangement with creditors, cessation of business activities, or are in any similar situation arising from proceedings of the same nature provided for in national legislation or regulations;
- b) they have been the subject of a judgement which has the force of res judicata (i.e. against which no appeal is possible) for any offence involving their professional conduct;
- c) they have been guilty of grave professional misconduct proven by any means, which the contracting authorities can justify;
- d) they have not fulfilled their obligations relating to the payment of social security contributions or the payment of taxes in accordance with the legal provisions of the country in which they are established or with those of the contracting authority's country or those of the country where the contract is to be performed;
- e) they have been the subject of a judgement which has the force of res judicata for fraud, corruption, involvement in a criminal organisation or any other illegal activity;

In the registration/application form, the applicant must declare that he does not fall under any of these situations.

If the organisation/enterprise already benefitted from TDC's coaching programme, it is not eligible.

## 4 Presentation of TDC's service proposal



### 4.1 Preliminary training in data capturing

*Timing: Q1-Q2-Q3 2019*

#### 4.1.1 Introduction

Organisations willing to submit an application for TDC's coaching program, may choose to be **personally trained in capturing and analysing their internal key business data and external market facts** before handing in the application. Business data are demanded in the application form to be submitted to TDC when applying for TDC's coaching program. The training is a good preparation and above all it's very practical and pragmatic.

The training is not compulsory. Organisations may hand in their application without having followed it.

#### 4.1.2 Objective of the data capturing training

The aim of the preliminary training in data capturing is to lead the participants through a **full business review**, so that they learn what type of key facts & figures they need to gather and keep updated and are able to understand how their business is evolving. The assigned trainer will cover organisational, financial, and both internal and external market aspects. During the

training, the benefiting organisation will also come to new insights into its operations, financials and position in the market in which it operates, which will enable it to take better decisions based on this acquired knowledge.

The training will also be a good preparation for the application to TDC's full coaching program, for which a serious amount of business data are requested.

#### 4.1.3 Location, duration and timeframe

The training will be delivered **individually** to each benefiting organisation, considering the confidentiality of the figures that will be analysed. It will take place **at the premises of the organisation** or elsewhere if that location does not allow safe travel conditions.

The training will last 5 days for each organisation and will take place in 2019.

#### 4.1.4 Content of the training

The training will be above all very practical and pragmatic and fully tailored to the business of each benefiting organisation.

The training will cover the following parts:

- Capture and analyse the internal key business data, facts and figures

What type of key facts & figures does the benefiting organisation need to gather and keep updated as to be able to evaluate how its business is evolving:

- Financial: reading accounts, evolution of turnover, profit/loss, cost price, profit margin, financing policy,...
- Market: product offer, customer portfolio & sales channels, turnover per customer, production and sales volumes per product,...
- Internal way of working: organisational structure, human resources, governance, membership management (in the case of cooperatives), organisational planning tools,...

The organisation will know how to conduct an internal business analysis and will have made its first internal business analysis.

- Capture and analyse facts about the external market context and competitors

On what type of external market information do they have to keep an eye as to understand how the business environment in which they operate is evolving.

How to watch competitors and what facts to gather and analyse: their products, prices, places where they sell, etc.

The organisation will know how to conduct a market analysis and will have made its first market analysis.

- Draw conclusions from the analysis and present them in a structured and comprehensive way

How to read the data and what type of conclusions to draw from the internal and external business analysis.

What are the strengths, weaknesses, opportunities and threats compared to the competitors (marketing SWOT) and what are its competitive advantages / unique selling proposition (USP).

How to present the business review and marketing analysis to TDC (or any other donor or financial institution).

The organisation will be able to integrate all the information in its application for TDC's full coaching program.

#### 4.1.5 Methodology

The training will be very practical, pragmatic and tailored to the business of each benefiting organisation.

The trainer will adopt a **highly participative approach**, will generate and harvest the facts, figures, data analysis and best ideas of the concerned organisation.

Throughout the training, the assigned trainer will operate as **facilitator**. At no stage he/she will substitute him/herself to the organisation, by gathering and drawing their figures and data, or by making the analysis on their behalf and/or even worse, by filling in the TDC's application file on their behalf.

#### 4.1.6 Process of application for the data capturing

The training is only meant for organisations that will hand in an application for TDC's coaching program (by 30/10/2019). It is however not compulsory to follow this training in order to hand in an application.

Candidates that are willing to benefit from the **preliminary training**, need to send by e-mail **all necessary documents** to [tdc@enabel.be](mailto:tdc@enabel.be) by **13 January 2019** at the latest.

All following documents need to be provided:

- the completed registration form (see annex)
- the statutes (articles of association – bylaws) and if existing, the internal rules, and when relevant, the explanation of the benefits appropriation during the previous years
- a proof of being engaged in sustainable trade: see chapter “Who can apply”
- the accounts of the preceding 2 years

#### 4.1.7 Selection criteria

On the basis of the registration form and annexed documents submitted by the organisation, TDC's jury will select the beneficiaries for the preliminary training in data capturing.

TDC's independent jury will assess the applications, in accordance with the following evaluation criteria:

- Number of members/suppliers
- Portfolio of services (social, financial,...) to the members, employees or community

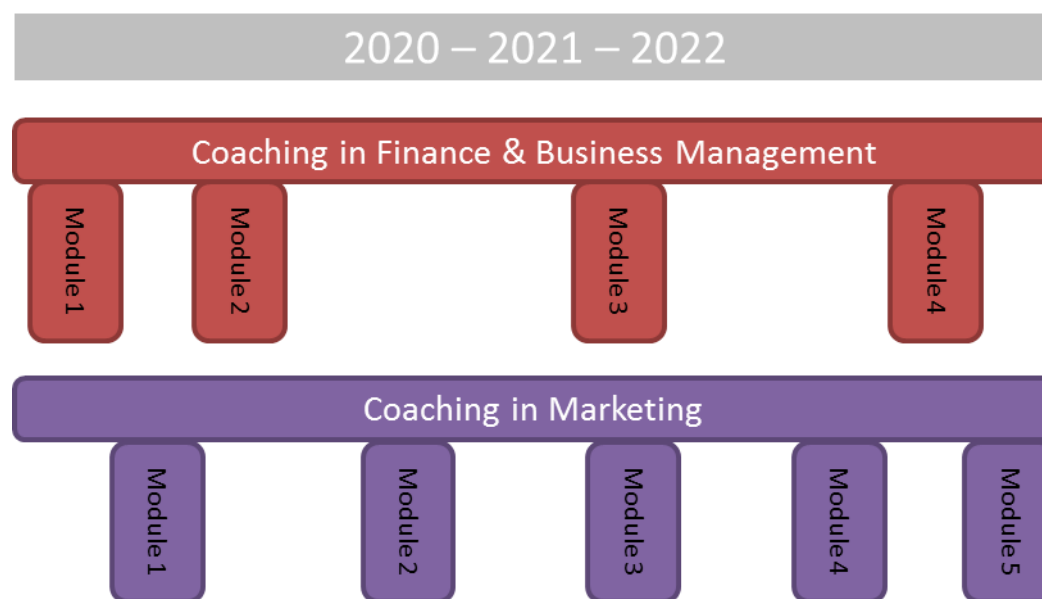


- Impact on the environment (waste management, soil and water conservation, biodiversity protection, protection of forest and other natural ecosystems,..)
- Presence of women in membership/among suppliers and in decision-making bodies
- Financial health

The number of benefiting organisations is limited to 60. TDC will confirm their selection and will add them in the planning of the selected trainers. Candidates will be informed in February/March 2019 on exact dates and practical issues.

## 4.2 Coaching program in finance & business management and in marketing

Timing: from 2020 to 2022



### 4.2.1 Introduction, location, duration and timeframe

Through on-site coaching, TDC aims at reinforcing the capacities of MSME in **management** (financial, organisational, governance) and in **marketing** (positioning, access to markets, communication, sales).

This consists of:

- a coaching track in Finance & Business Management
  - o composed of 4 coaching modules
  - o each module last +/- 1 week
  - o delivered by a specialized coach in finance & business management
- a coaching track in Marketing
  - o composed of 5 coaching modules
  - o each module last +/- 1 week
  - o delivered by a specialized coach in marketing

Both coaching tracks will **start early 2020 and finish in 2022**. This means that 9 coaching modules will be delivered over 3 years 'time.

The coaching will be delivered **individually** to each benefiting organisation, considering the confidentiality of the figures and of the commercial strategy. It will take place **at the premises of the organisation** or elsewhere if that location does not allow safe travel conditions.

#### 4.2.2 Methodology

The coaching will be above all very practical, pragmatic and tailored to the business of each benefiting organisation.

The coach will adopt a **highly participative approach**, will stimulate and harvest the best ideas of the coached organisation.

The coach works in such a way that the **coached organisation remains the driver behind the coaching program and is the owner of its content and strategic choices**.

The approach of the coach will ensure that the coached organisation naturally and entirely takes up the ownership of the outcomes of the coaching program. In other words, the coached organisation – by itself – defines its business plan, its financial management tools, its communication with its stakeholders, its commercial strategy, identifies new commercial opportunities, makes its marketing plan, etc.

The assigned coach and the TDC will operate as **facilitators and advisers**. At no stage the assigned coach, nor the TDC, will substitute themselves to the organisation by taking over its responsibilities, by making strategic choices on its behalf, by implementing action plans or by executing its activities.

#### 4.2.3 Coaching in Finance and Business Management (FiBuMa)

##### 4.2.3.1 Objective of the FiBuMa coaching

The coaching aims at providing the organisation with a better understanding and consequently with better overall financial and organisational management.

By the end of the coaching, the organisation:

- better understands the functioning of its business, its strengths and weaknesses;
- better understands the cost structure and is able to realise financial forecasts; is able to calculate the cost price, to understand and apply the depreciation logic, etc.;
- is able to choose the most opportune method of financing for developing its activities (measure its cash flow, elaborate a financing or grant file to submit to respectively a bank or a donor, put in place a common fund ('tontine') system, etc.);
- is able to better define and improve the services offered to its members, is able to develop tools to adapt/strengthen its organisation's prime mission;
- is able to better communicate with and consequently to boost transparency towards their members and other stakeholders;
- has been handed keys allowing it to better manage financial and/or organisational issues;
- has tools (business plan, budget, cash flow plan, etc.) that the organisation can submit to its stakeholders.

##### 4.2.3.2 Content of the FiBuMa coaching

The content is defined as follows for each module, and must be seen as a “red thread”. **Each module is conditional of the good execution of the previous module**. If little or no progress is observed during and after a coaching module, the next module will be cancelled.

#### 4.2.3.2.1 Module 1

Timeframe: As from early 2020

Duration: 5 consecutive coaching days on the field, of which 1 day can be distance coaching.

Content (non-exhaustive and to be prioritised depending on the real needs):

- First organisational and financial diagnosis
- Outline of a business plan
- Calculation of cost price of different products/services

#### 4.2.3.2.2 Module 2

Timeframe: Around 6 months after the previous module (second semester 2020)

Duration: 5 consecutive coaching days on the field, of which 1 day can be distance coaching.

Content (non-exhaustive and to be prioritised depending on the real needs):

- Business plan
- Budget forecast including the financing plan and cash flow plan
- Financial and organisational management tools
- Governance and human resources management

#### 4.2.3.2.3 Modules 3 and 4: Follow-up coaching supporting the practical implementation

Objective: supporting the practical implementation of the strategy/ recommendations/ advices formulated during the previous coaching modules.

Timeframe: Around 6 months after the previous module (module 3: first semester 2021 and module 4: second semester 2021)

Duration: 2 to 5 consecutive coaching days on the field, depending on the coaching needs, of which some days can be distance coaching.

Content (when relevant):

- Update of the business plan
- Update and evolution of the financial and organisational management tools
- Improved positioning of the organisation towards its stakeholders
- Specific management support, based on weaknesses identified during earlier sessions or based on a demand formulated by the beneficiary organisation

## 4.2.4 Coaching in Marketing

### 4.2.4.1 Objective of the Marketing coaching

The assigned coach will lead the organisation to a sustainably improved income **by strengthening the commercial management of the organisation and enhancing its market access.**

The marketing coaching aims at reinforcing the **strategic marketing** competences of the organisation, as well as its **operational marketing** competences when it comes to the implementation of its marketing tools. This is done by transferring simple, structured and professional marketing, sales and communication know-how to the organisation.

By the end of the program, the organisation:

- understands its business (SWOT), its competitors and the markets in which it operates
- is able to position its organisation against competitors and know its competitive advantages
- knows how to identify new commercial opportunities, detect potential targets and consider the target's needs and requirements
- has chosen its best strategic marketing options, decided upon its commercial strategy and related marketing mix
- has prioritised its promotional and communication tools and know how to brief and follow-up with a communication agency
- knows how to approach a new customer
- may raise problems encountered during the implementation of the marketing & sales plan and is supported and advised in how to master them

### 4.2.4.2 Content of the Marketing coaching

The content is defined as follows for each module, and must be seen as a “red thread”. **Each module is conditional of the good execution of the previous module.** If little or no progress is observed during and after a coaching module, the next module will be cancelled.

#### 4.2.4.2.1 Module 1: Strategic marketing coaching

Timeframe: As from early 2020

Duration: 5 consecutive coaching days on the field, of which 1 day can be distance coaching.

Content:

- Review, update and further detail the **full internal & external marketing analysis** of the organisation: product offer, packaging and labelling, price strategy, customer portfolio & sales channels, promotion & communication activities and tools, analysis of main competitors
- Identification of the **competitive advantages** of the organisation
- Definition of **target and strategic positioning**
- Formulation of **marketing mix**
- Formulation of a **sales and prospection plan**

#### 4.2.4.2.2 Module 2: Promotion and sales coaching

Timeframe: Around 6 months after the previous module (second semester 2020)

Duration: 5 consecutive coaching days on the field, of which 1 day can be distance coaching.

Content:

- **Promotion:** fine-tuning of communication plan, definition of “the message” and most appropriate tools for each communication target, action plan for creation/improvement of promo and communication material, how to brief a design/communication agency and follow-up on the development of the tools, etc.
- **Sales:** fine-tuning of sales and prospection plan, how to approach a buyer/prepare a sales visit, negotiation skills, what tools/presentation materials are needed, preparation of participation to trade fairs, etc.

#### 4.2.4.2.3 Modules 3 and 4: Follow-up coaching supporting the practical implementation

Objective: supporting the practical implementation of the strategy/ recommendations/ advices formulated during the previous coaching modules.

Timeframe: Around 6 months after the previous module (module 3: first semester 2021 and module 4: second semester 2021)

Duration: 2 to 5 consecutive coaching days on the field, depending on the coaching needs, of which some days can be distance coaching.

Content (when relevant):

- Update and record keeping of key business/marketing figures
- Support on the practical implementation of the marketing and/or sales and/or communication plans and its tools
- Follow-up on customer visits / prospection activities
- Follow-up on (or preparation of) trade fair visits/participation
- Follow-up on the identified action points during the previous coaching session
- Tailor made coaching subjects, on specific demand by the coached organisation and approved by TDC

#### 4.2.4.2.4 Module 5: Final coaching and monitoring

Objective: besides providing a final coaching on very specific aspects identified by the benefitting organisation, it will also be an opportunity to measure the quantitative and qualitative results of the whole coaching programme.

Timeframe: Around 6 months after the previous module (first semester 2022)

Duration: 2 to 5 consecutive coaching days on the field, depending on the needs, of which some days can be distance coaching.

Content:

- Final follow-up on remaining key action points
- Tailor made coaching subjects, on specific demand by the coached organisation and approved by TDC
- Monitoring of the quantitative and qualitative results of the program based on indicators provided by TDC

#### 4.2.5 Process of application for the full coaching programme

For the coaching program, all candidates need to send by e-mail **all necessary documents** to [tdc@enabel.be](mailto:tdc@enabel.be) by **30 October 2019** at the latest.

All following documents need to be provided:

- the completed application form (see annex)
- the completed Excel file with the key business figures (see annex)
- the statutes (articles of association, bylaws), internal rules if existing and/or an explanation of the benefits appropriation during the previous years when relevant
- a proof of being engaged in sustainable trade: see chapter “Who can apply”
- the accounts of the 2 preceding years

#### 4.2.6 Selection criteria

On the basis of the application form and annexed documents submitted by the organisation, TDC’s jury will select the beneficiaries for the coaching program.

TDC’s independent jury will assess the applications, in accordance with the following evaluation criteria:

- Accuracy in providing the information demanded in the application form
- Entrepreneurial dynamism: growth evolution in terms of activities (and diversification of activities), turnover, customers, HR, etc.
- Financial sustainability of the organisation (solvency and liquidity ratios)
- Economic growth potential
- Number of members/suppliers
- Prices paid to the members/suppliers over the last two years
- Portfolio of services (social, financial,...) to the members, employees or community
- Impact on the environment (waste management, soil and water conservation, biodiversity protection, protection of forest and other natural ecosystems,..)
- Presence of women in membership/among suppliers and in decision-making bodies

TDC may ask for additional information or may ask to complete lacking data and figures.

## 5 Contribution and commitment required from the benefiting organisation

The organisation commits itself to:

- put a room where the coaching will take place at disposal at the premises of the organisation (\*)
- foresee, entirely at its charge, refreshments/drinks during the coaching sessions (\*)
- foresee, entirely at its charge, whenever necessary: basic office furniture (like pens, paper,...), local phone calls, transport to local markets/shops (\*)
- provide assistance in logistics, transports and accommodation of the assigned coach (\*) - by this we understand: recommend an itinerary, recommend a transport company, recommend an accommodation, possibly make a reservation in the name of the coach,... But these costs (transports and accommodation) will entirely be paid by the TDC/coach.
- provide the internal business information, data and key-figures being essential for a proper internal analysis and being the basics for a pertinent commercial strategy
- actively contribute to collecting external market information, and possibly contribute to market research and product testing
- appoint a person responsible for the whole coaching program within the organisation
- appoint 2 to 3 key persons participating to the coaching program who are going to be involved in the business management and the commercial development of the organisation. They must be members or employees of the organisation.

For each person that will attend the training & coaching program, please provide: NAME – first name – function – tel. n° – e-mail

- facilitate and ensure that above candidates participate to the whole coaching process
- ensure that the candidates conduct research and analyses as requested prior to the coaching sessions and that they implement the action plans
- submit, upon demand of TDC at the end of each year, a report with the organisation's key figures. A simple reporting template will be provided by TDC.
- If the coach notices there is little or no progress made during and after the coaching sessions, the organisation will accept that sessions planned at a later stage are cancelled

(\*) The points above marked with (\*) are not applicable if TDC decides to organise the coaching at another location for security reasons.

The coach/TDC assures the confidentiality of all information provided by the benefiting organisation/enterprise.



## 6 Funding opportunity in a later phase

Once the coaching will have started, **another call for proposal will be published (in 2020) aiming at awarding a grant.** This will allow beneficiaries to fund activities contributing to a better market access and being in-line with the organisation's strategy; such as product development, the acquisition of management tools, trainings, design and realisation of promotion and communication tools, participation to trade fairs, etc.

This call for proposal will be **open to all eligible organisations.** The organisations benefitting from a coaching will also have to submit an application for the grant. There is no guarantee that the coached organisations will benefit from the grant, as all proposals will be evaluated by an external selection committee. Organisations having already benefitted from a grant awarded by TDC between 2014 and 2017 will not be eligible for a new grant.

Detailed information about the grant will be communicated in the new call for proposal in 2020. The below section gives a sneak preview of what can be expected (non-binding).

### 6.1.1 What can be funded?

The costs linked to the following type of activities will be eligible:

- **Capacity-building.** Enhancement of the organisation's capacities and tools in general management and in product cycle management (production, transformation, commercialisation).
- **Product development.** To adapt/develop products for local, regional or international markets.
- **Equipment:** furniture and machinery (no land nor building).
- **Quality.** The implementation of systems for quality improvement and quality control.
- **Certification.** Feasibility studies guiding the organisation prior to their affiliation with any certification program; implementation of activities allowing the organisation to access to certification, or to maintain certification.
- **Market studies.** Research on local, regional or international markets, including feasibility studies.
- **Development of promotional and/or communication tools:** website, company brochures, catalogues, videos, product images, advertising,...
- **Company matching/sales visits.** Introduction of the organisation to potential buyers, be it locally, regionally or internationally.
- **Participation in trade fairs.** Presentation of the products in local, regional or international trade fairs.
- **Digitalization.** Use of applications and use of digital tools for better management of the organisation (customer management ...) or the collection and use of market data (big data, price trends .. ..).
- **Environment.** Development of techniques to reduce the impact on the environment and the ecosystem.

- **Health and safety.** Technical support to the implementation of methods reducing the negative impact on the workers' health.
- **Others.** Their relevance will be assessed by the TDC, but they need, as all activities above, contribute to improved market access and be in line with the organisation's strategy.

### 6.1.2 Financing modalities

The financing modalities will be detailed in the grant's call for proposal. The general principles are laid down below.

**Maximum total amount granted for each organisation: maximum 30.000 EUR** (inclusive of VAT).

**Own contribution required from each organisation: 20% of the granted budget.** This means the benefitting organisation will be able to finance activities up to 36.000 EUR, from which 30.000 EUR will be provided by TDC. Pieces of evidence will be required for the total amount (36.000 EUR).

**The amount will be transferred in tranches** of maximum 7.500 EUR. To receive the next tranche, the organisation will need to provide all **pieces of evidence** concerning the expenses of the previous transfer, including the own contribution. After validation of these pieces of evidence by TDC, the next tranche will be transferred.

\*\*\*\*\*end\*\*\*\*\*