



Unlocking green and inclusive growth in  
agribusiness, agroforestry and aquaculture

# Concept Note Application Questions

## Concept Note Application Questions

This template is designed to assist applicants in preparing the text and figures they need ahead of completing the on-line application form. Concept notes will only be accepted via the application platform.

Pre-qualification	
I confirm that the applicant is compliant with all national and local laws and regulations; including meeting all obligations relating to the payment of taxes and social security contribution and relevant health and safety and environmental standards.	
I confirm that we are incorporated in Zambia as a company or a cooperative/association and can provide evidence of integration of smallholder farmers within our business model. Note: Public Limited Company (PLC) and/or State Owned Enterprise or companies led by employees of public institutions and/or bodies are not eligible applicants.	
I confirm that the business can co-fund at least 50% of the cost for the activities proposed in the Concept Note in the form of cash/cash equivalents - credit or equity from external financiers or own funds.	
<p><b>Larger Companies</b> I confirm that our business had a yearly turnover of at least EUR 200,000 but less than EUR 10,000,000 in one of its last two (2) financial years and that there are independently audited accounts to confirm our turnover and financial position.</p> <p><b>Smaller Companies</b> I confirm that our business had a yearly turnover of at least EUR 100,000 but less than EUR 500,000 in one of its last two (2) financial years and that there are independently audited accounts to confirm our turnover and financial position.</p>	
<p><b>Larger Companies</b> I confirm that the business has been operating uninterrupted for at least three years in Zambia</p> <p><b>Smaller Companies</b> I confirm that the business has been operating uninterrupted for at least two years in Zambia and is 100% owned by Zambia nationals</p>	

Tab 1: Business Details							
A. Lead applicant							
<b>Business Name</b>							
<b>Type of Registration</b>							



<b>Business Registration No.*</b>		<b>Year of Registration</b>		<b>ZRA PIN Number</b>		<b>ZRA Tax Compliance Certificate Ref</b>	
<b>Physical Address/Office Location</b>							
<b>Email Address</b>			<b>Phone (include country code)</b>				
<b>Website</b>							
<b>Contact Person</b>		<b>Name</b>					
		<b>Email Address</b>					
		<b>Phone Number</b>					
<b>Core industry</b>			<b>Primary position in the value chain</b>				
<b>Years of Business Operation</b>			<b>Counties where you buy/ supply agricultural produce</b>				

<b>B. Implementation Partners</b>							
<b>Business Name</b>							
<b>Type of Registration</b>							
<b>Years of Business Operation</b>			<b>Districts where you buy/supply agricultural produce/services*</b>				

**Tab 2: Business Related**

**a) Business Description**

**i) Provide a brief description of your business profile (in 300 words) detailing, core activities, products and services, market, growth pattern.**

**ii) How are you currently working with farmers? (in a maximum of 400 words describe the services and activities the business is providing to and/or engaging smallholders/pastoralists/fish famers on)**



**Indirectly**

**b) Business Ownership (In a maximum of 300 words, describe the ownership structure of the business and subsidiaries (if applicable))**

**c). Management (in a maximum of 300 words, describe the management and governance processes of the business, qualifications and gender of key governance and management staff structures and financial.**

**d) How has the current COVID-19 crisis impacted on your business and the value chains you operate in?**

**e) Financial History in Euro (Please provide, in Euros, details of your financial position for the last three financial years. Please refer to the ZMW/EUR conversion tables in the Guidelines for the rate to use.)**

Financial year	Year 1	Year 2	Year3
<b>Annual turnover</b>	EUR	EUR	EUR
<b>EBITDA</b>	EUR	EUR	EUR
<b>Net profit / loss</b>	EUR	EUR	EUR
<b>Total Asset Value</b>	EUR	EUR	EUR
<b>Total outstanding amount of loans</b>	EUR	EUR	EUR

In a maximum of 400 words, Please provide a commentary on your financial history over the past 3 years, including highlighting your sources of finance. If applicable, detail any grant funding and its value.

- Describe the turnover trend line for the last three years, provide the names of organizations you received financial support from, and the time and amount received;
- If you have external loan/s name the source, amount outstanding and repayment period;
- Describe your largest CAPEX expenditure of the past 3 years;
- Describe changes in equity, if any;
- Have you ever applied for grant funding before? If so, please provide details regarding sponsor, amount and the expected/realized results of the project.

**e). Who is your current auditor?**

Name	ZICA Certificate Number	No of years with the Auditor

**Section 3: Project Description**



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**The Opportunity**  
In a maximum of 400 words **describe your project.**

- what is the specific industrywide problem that your project is trying to address?
- what are the product/services to be delivered;
- what is the rationale for the project?
- how is it aligned to your core business?

**a) Proposed solutions and key Project Activities**  
In a maximum of 400 words describe the key project activities and expected achievements.

**b) Market prospects**  
In a maximum of 400 words describe who are your target customers and how are they segmented (size, activity, geography etc.)

**c) Contribution**  
How will the project contribute to your business growth (maximum 400 words)? *(Explain how the project will realistically contribute to substantial growth in business revenue, profit and assets over the implementation period)*

**d) The Coronavirus pandemic introduces a significant level of complexity to the economy and increased risks and opportunities for businesses operating in Zambia. Will your proposed project address these challenges? If yes, please explain why and how summarising associated activities?** (maximum 400 words)

For example - a new product (either to your company or the sector), a new service (for example to improve efficiency or logistics for example) or a new process (for example for instance introducing digital technology to reduce transaction costs or improvement efficiency in the targeted supply chain)?

**e) Projected/ expected annual project turnover and projected earnings before interest tax depreciation and amortization with AgriFI financial support in Euros**

	Year 1	Year 2	Year 3
<b>Projected Project turnover</b>	EUR	EUR	EUR
<b>Projected earnings before interest tax depreciation and amortization</b>	EUR	EUR	EUR

**Illustrate how the above figures were reached – state your assumptions:**

**f) Projected assets value in Euros**

Year 1	Year 2	Year 3
EUR	EUR	EUR



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**g) Cost of project in Euros** (Please enter the total cost of the project and then show how this will be met by a combination of ENTERPRISE Zambia Challenge Fund and Co-Financing from your own and third party contributions)

Total Project Cost	Total Financial Support Requested (ENTERPRISE Zambia Challenge Fund)	Co-financing	
		Own Contribution	Third Party Funding
	EUR	EUR	EUR

**h) Project Risk** (Detail critical risks that may affect the project and brief mitigation strategies)

Risk	Probability (Unlikely/Likely/Certain)	Impact (Low/Medium/High)	Mitigation plan

**Section 4: Social Impact**

**a) i.** In not more than 400 words describe how the project will integrate smallholders/pastoralists/fish famers into the value chain? (Describe the specific proposed activities, services, benefits (direct /indirect) to targeted farmers. Explain specific actions that will promote the participation of youth and women in the project?)

**ii.** In a maximum of 400, how will the project increase the annual household income of smallholders/pastoralists/fish famers and the volumes of products/services marketed? Illustrate using realistic figures

**b)** How many smallholders/pastoralists/fish farmers are you currently reaching? (If you intend to initiate farmer integration for the first time in your business model, input zeros in the table, and if you are working with farmers currently indicate the numbers)

Total Current Male Adults	
Male youth (18-35)	
Total current Female Adults	
Female youth (18-35)	
Total	

**c)** What is the projected number of farmers to be reached by the proposed project?

Total Current Male Adults	
Male youth (18-35)	
Total current Female Adults	
Female youth (18-35)	



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Total				
In a maximum of 300 words, provide a breakdown and description of how the project plans to achieve the proposed numbers over the project period				
d) What is the projected total area under production by the targeted farmers?				
e) Total number of farmers targeted	Total number of hectares targeted		Average hectares owned per farmer in your project target region	
c) How will your project contribute to the creation of additional NEW jobs at your company? (Describe specific actions that will provide opportunities for job creation within the company as a result of the project. Also, disaggregate employment opportunities for Women, Men and Youth-18-35years)				
f) What is the current number of staff employed by the company?				
<b>Current number of full-time staff</b>				
Male Adults	Male Youth (18-35 years)	Female Adults	Female youth (18-35 years)	Total
<b>Current number of part time staff</b>				
Male Adults	Male Youth (18-35 years)	Female Adults	Female Youth (18-35 years)	Total
<b>Current number of seasonal staff</b>				
Male Adults	Male Youth (18-35 years)	Female Adults	Female Youth (18-35 years)	Total
Targeted number of NEW jobs to be created by the project?				
<b>What is the proposed number of additional new full time staff employed by the business?</b>				
Male Adults	Male Youth (18-35 years)	Female Adults	Female Youth (18-35 years)	Total
<b>What is the proposed number of additional new part time staff employed by the business?</b>				
Male Adults	Male Youth (18-35 years)	Female Adults	Female Youth (18-35 years)	Total
<b>What is the proposed number of additional new seasonal staff employed by the business?</b>				
Male Adults	Male Youth (18-35 years)	Female Adults	Female Youth (18-35 years)	Total



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<p>ii) Other than the jobs created at the company level, describe in not more than 300 words other employment opportunities you anticipate as a result of the proposed project (<i>Explain specific actions that will result in the creation of jobs, quantifying where possible anticipated number of other jobs to be created by the project.</i>)</p>			
<p><b>d). In a maximum of 400 words describe</b> How will your project enhance food and nutrition security among the households of smallholders/fish farmers/pastoralists?. (<i>Describe how your project will enhance availability, accessibility and utilisation of nutritious food among the smallholder households and if applicable, the wider population?</i>)</p>			
<p><b>e). Please outline your commitment to being a socially responsible company that is a good corporate citizen.?</b> (How to you ensure you are meeting all provisions under local labour law and international ILO labour standards - ensuring that farmers and staff are paid fairly and the environment is respected. Please highlight any policies you have in place and/or and specific initiatives you are undertaking.)</p>			

**Section 5 Supporting a Green Economy**

**a).** How will your business promote and scale climate smart approaches at the smallholder level and in the sourcing from smallholder farmers / delivery of services to smallholder farmers?

How will your business adopt / scale up greener climate smart approaches to improve sustainability at the Agri-enterprise level?\*

Approaches at both levels should:

- have a neutral or positive environmental impact
- help to mitigate climate change and adapt to its impacts
- reverse the loss of biodiversity
- ensure food security, nutrition and public health, making sure that everyone has access to sufficient, safe, nutritious, sustainable food
- preserve affordability of food while generating fairer economic returns, fostering competitiveness of supply and promoting fair trade. "

**b)** Provide realistic estimate smallholder numbers and the current and projected area under climate smart practices. (Provide estimates of hectarage farmers are putting/planning to put under the described climate smart practices)

	Number of farmers	Hectares under climate smart practices
<i>Current</i>		





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*Projected*

Provide a brief description of how the number of hectares above will be reached. (In less than 300 words, describe the practices, approaches that will result into achievement of the stated number of hectares under climate smart)

**Section 6: Sustainability, Replicability and Additionality**

**d) Sustainability and replicability**

In a maximum of 400 words describe how your company plans to ensure project sustainability and replicability after the project period where: Sustainability- how the company will continue project activities when the project exits and, replicability is how the company can scale up a similar project in other regions including any underserved areas the project will operate in)

**Sustainability:**

**Replicability:**

**e.) Additionality** (In not more than 200 words, would your project proceed and be sustainable without ENTERPRISE Zambia Challenge Fund financial support?)





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## Application Terms and Conditions

The following terms and conditions will be part of the initial application process when applicants submit the concept notes.

### Terms & Conditions

1. The call for project concept notes is not and shall not constitute an award commitment on the part of the ENTERPRISE Zambia Challenge Fund.
2. All awards will be subject to the ENTERPRISE Zambia Challenge Fund terms and conditions and are entirely contingent on the availability of funding.
3. Self Help Africa reserves the right to accept or reject any project concept note or cancel the solicitation process at any time, and shall have no liability to the proposing organisations submitting the project concept notes for such rejection or cancellation of the request for concept notes.
4. 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.
5. Self Help Africa is a corruption and fraud free organization and any attempt to solicit for information/support contrary to the call guideline during concept note submission process will lead to direct rejection.
6. 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.
7. Self Help Africa has no obligation to provide individual response to any questions raised by the applicant in the process of submitting this project concept note. We will publish all the responses on <http://enterprisezambia.org/faq/> and it's upon the applicant to regularly check for response to his/her questions.
8. 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.
9. 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.
10. Self Help Africa guarantees Intellectual Property right and will not use contents of this concept note in a manner that infringes, violates or misappropriates the applicant's intellectual property rights or other proprietary rights.
11. The applicants shall meet their own costs in submitting the project concept notes.



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12. 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