



# Small and Medium Enterprise Assistance for Recovery and Transition (SMART) Activity

### **Export Development Resilience Program (ASWAQ)**

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Closing Date: June 20, 2024

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**Subject:** Request for Applications (RFA) Number SMART-RFA-008

"Export Development Resilience Program (ASWAQ)"

**Reference:** Issued Under SMART Project USAID Cooperative Agreement No.

72029421CA00001

The Small and Medium Enterprise Assistance for Recovery and Transition (SMART) Project is a four year, USAID funded program implemented by DAI. The SMART Project is committed to recovery, revitalization, and resilience of Palestinian micro, small, and medium enterprises (MSMEs), and this includes resolving policy and institutional constraints and leveraging evidence-based decision making. The Project aims to jumpstart the competitiveness of firms with potential to increase market share and employment opportunities. SMART will help the Palestinian private sector regain productivity and build a future of sustainable growth in the West Bank, Gaza, and East Jerusalem.

SMART will support SMEs in all private sectors through the Export Development Resilience Program. This RFA is for the Export Development Resilience Program (ASWAQ), following October 7<sup>th</sup> events.

ASWAQ is designed to address critical emerging challenges following the October 7<sup>th</sup> events that are hindering the resilience, business continuity, and sustainability of exporting SMEs in the West Bank and East Jerusalem who lost their current markets or are trying to find new markets to maintain business continuity and grow in the current crisis. The program aims to enhance the export capabilities and market access through market intelligence, export capacity building, export branding & promotion, standardization, and networking support, in addition to introducing critical export related equipment that enable firms to meet specific potential buyer's requirements.

Eligible applicants will be reviewed and evaluated according to the criteria stated in this RFA. SMART reserves the right to fund any or none of the applications submitted. Applications must be received by the closing date indicated at the top of this cover letter.

For the purposes of Export Development Resilience Program, this RFA is being issued and consists of this cover letter and the following:

- Section A Application Procedure
- Section B Selection Process
- Section C Special Award Requirements
- Section D Annexes

Issuance of this RFA does not constitute an award commitment on the part of SMART, nor does it commit SMART to pay for costs incurred in the preparation and submission of an application. Further, SMART reserves the right to reject any or all applications received. Applications are submitted at the risk of the applicant. **All preparation and submission costs are at the applicant's expense.** Any questions concerning this RFA should be submitted in writing not later than the closing date shown above to <u>ApplicationSMART@dai.com</u>.

Thank you for your interest in SMART's Export Development Resili
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Sincerely,

Said Abu Hijleh

Chief of Party

# **SMART-RFA-008**

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### **SECTION A - APPLICATION PROCEDURE**

To qualify for consideration, firms must meet the minimum eligibility requirements. Eligible firms will be evaluated and selected base on the extent to which they demonstrate the selection criteria. All selected firms will be expected to furnish a portion of the cost of TA and capital expenditures through an agreed contribution.

# QUALIFICATION OF APPLICANTS PROGRAM OBJECTIVE

Considering the changed circumstances following October 7th events, which has resulted in an abnormal challenging operational environment, the SMART project will evaluate the potential growth and productivity of SMEs and or potential beneficiaries using financial data and metrics from the period prior to October 7th to ensure a more precise and representative baseline line data and an accurate assessment to design the needed resilience plan that ensures sustainability under current operating conditions.

ASWAQ is designed to address critical emerging challenges hindering the resilience, business continuity, and sustainability of exporting SMEs in the West Bank and East Jerusalem who lost their current markets or are trying to find new markets to maintain business continuity and grow in the current crisis. The program aims to enhance the export capabilities and market access through market intelligence, export capacity building, export branding & promotion, standardization, and networking support, in addition to introducing critical export related equipment that enable firms to meet specific potential buyer's requirements.

### The ASWAQ will enable SMEs to:

- 1. Build client firms' business sustainability through Export Development and Marketing.
- 2. Access New Markets & Expand Exports in current markets.
- 3. Sustain and create new jobs.
- 4. Enhance Product packaging, labelling and standardization.
- 5. Introduce technological improvements and critical export-related equipment that enable firms to meet specific potential buyer's requirements.

### **TARGET BENEFICIARIES**

ASWAQ will target SMEs. The program may also engage with cooperatives positioned as market aggregators for target client firms. The defining characteristics of the target beneficiaries are as follows:

- **SME:** a registered firm that employs 5 49 employees and has an annual turnover between \$100,000 to \$2 million.
- **Groups:** consisting of two or more SME's that have common needs.
- Cooperative: an organization owned and run by a group of member businesses.

Emphasis will be on Agriculture, Food, Stone and Marble, Paper, Garment, Furniture sectors. However, all sectors with export potential can apply.

### **ELIGIBILITY CRITERIA**

To be considered eligible for this program, interested applicants must meet the following criteria:

- Eligible entities will include SMEs, Cooperatives, aggregators/ Groups (that meet the above definition) who are engaged in export operations.
- Applicants must demonstrate export and growth potential.
- Applicants must hold formal registration with relevant local authorities.
- Applicants must be maintaining business operations at the time of application.
- Applicants must be willing to undergo an assessment, engage with the SMART Project, and commit to make necessary changes.

\*Applicants who demonstrate a serious commitment to operating and investing in their resilience and scalability plans will be considered. This includes companies operating on a part-time basis, fulfilling orders, or showing signs of semi-dormant investment with the potential to revive. During assessment, SMART will analyze historical financial data that the applicant will submit with their application, and any other documentation deems necessary during the assessment phase and field visits to determine the company's operational status and potential growth.

Firms will be deemed not eligible if any of the following are true:

- The firm's primary operation is trading wholesale or retail.
- The firm's operations adversely affect the environment.
- The firm operates in a residential building.
- The applicant is a civil society, charity, or advocacy organization.

### **SELECTION CRITERIA**

Eligible applicants will be evaluated based on the following selection criteria:

- Demonstrate resilience-based rationale for market access focused on a specific product or service that is suitable for export development. The rationale shall clearly describe the business performance before October 7th, the current situation including challenges, and a proposed plan under current operating conditions and challenges.
- A well-defined viable product or service that is suitable for export and has market demand in the targeted market(s).
- SME should have the operational capacity and resources to fulfill export orders, including
  production capabilities, quality control systems, supply chain management, and logistics
  capabilities.
- The SME should demonstrate financial stability and viability, with the ability to manage the
  costs and risks associated with international trade activities including the program's
  contribution
- The SME should have a committed management team with the capability and willingness to actively participate in the export development program and implement recommended strategies and action plans.
- Compliance with USAID environmental and social safeguards
- Emphasis will be on the Agriculture, Food, Stone and Marble, Paper, Garment, and Furniture sectors.

### **SOLICITATION METHOD**

SMART will publicly announce a Request for Application (RFA)

### **PROGRAM DURATION**

Applications must be submitted no later than June 20, 2024. The review and evaluation process will begin upon receipt of applications, and therefore we advise companies not to wait until the deadline

for submitting the application. SMART will use a cohort approach to select a group of companies with the highest evaluation scores.

### **ENGAGMENT METHOD**

SMART will issue Letter of Agreements (LoAs) with the beneficiaries.

### SMART COVERAGE AND BENEFICIARY CONTRIBUTION

Agreements will be subject to a ceiling of \$50,000 and will cover up 75% of Technical Assistance and up to 60% of the cost of capital expenditures (Equipment). Capital expenditure should not exceed \$20,000 of each grant's value.

### **ASSISTANCE DELIVERY AND TERMS**

This assistance will be delivered through agreements with individual firms as well as cooperatives and aggregators (i.e. anchor firms) that are positioned to facilitate engagement with a network of firms. The assistance will be delivered through letters of agreement (LOAs).

The program will consider applications from eligible firms throughout the West Bank and East Jerusalem. Application will be assessed based on competitive basis and relevance to the program's strategic objective and eligibility criteria and may in some cases be clustered according to sector, market, and/or location.

Agreements will involve one or more of the following:

- Technical Assistance (TA) aimed at access to markets to include but not limited to market intelligence, branding & promotion, trade missions & exhibitions, operational guidance export development, product development, standardization, and quality certifications, networking & B2B support.
- Capital expenditures to include the introduction of technological improvements and critical export-related equipment that enable firms to meet specific potential buyer's requirements.

TA will be delivered by local and regional service providers, solicited and procured by SMART's Grants and Procurement Team and overseen by the Marketing Advisor. The scopes of work for these service providers will fall into packaged TA Services within the following categories:



All funding use will be subject to the discretion of the Evaluation Committee and must adhere to the standard restrictions applicable to all SMART activities. Additionally, funds will not be used for the following purposes:

- Any logistics, shipments, clearance, or transportation fees.
- Any physical equipment for non-export activities (i.e., production equipment or repair and renovations)

### **APPLICATION SUBMISSION**

### **REQUIREMENTS**

Firms will be invited to apply online through SMART website <u>www.smartproject.ps</u>, by navigating to the page entitled: **Export Development Resilience Program (ASWAQ).** For further inquiries, email <u>ApplicationSMART@dai.com.</u>

Upon receipt, SMART will review the firm's application to determine that:

- All information has been provided on the application form.
- All the documents requested in the application form and its RFA have been submitted.
- Requested assistance is consistent with the strategic objectives of the program.
- Statement of liability (part of application form) is included.

If the application does not meet the submission requirements outlined above, the Firm will be notified of SMART's decision to deny the requested assistance and the application will not be moved forward in the review process.

If the applicant meets the submission requirements, they will be contacted to arrange a site visit by the SMART team. The purpose of the visit is to discuss and clarify the proposed program description, verify, and complete all submitted documents. In addition, SMART will conduct an assessment during the site visit to build a business case for the proposed intervention and to ensure that the firm is ready to engage and is committed to combining their resources with SMART assistance to achieve sustainable results.

### **DEADLINES**

Online applications must be submitted by the closing date and time indicated in the cover letter. The review and evaluation process will begin upon receipt of applications, and therefore we advise companies not to wait until the deadline for submitting the application. SMART will use a cohort approach to select a group of companies with the highest evaluation scores.

### LATE APPLICATIONS

All applications received by the deadline will be reviewed for responsiveness and programmatic merit according to the specifications outlined in the RFA. **Section B** addresses the selection process for the applications. Applications which are submitted late, or are incomplete, run the risk of not being considered in the review process.

### MONITORING (RESULTS AND BENCHMARKS):

The applicant should define, to the maximum extent possible at the application stage, the expected results and benchmarks for monitoring the performance towards attainment of program objectives.

# PREPARATION INSTRUCTIONS – FINANCIAL AND ADMINISTRATIVE DOCUMENTATION

Before signing the agreement, the following documents should be submitted:

- Copies of valid workmen compensation insurances
- Unique Entity ID (SAM) (described below)

### **UNIQUE ENTITY ID (SAM)**

SMART needs to collect UEI (SAM) from grantees and subcontractors that meet the specified thresholds and update its records with these new UEI (SAM). SMART Purchase Order/Subcontractor/Grant (number) to your organization meets the specified threshold, and therefore you are requested to obtain and provide us with your organization's UEI (SAM). This is a mandatory requirement for any future payments or awards.

Getting a Unique Entity ID (SAM) is easy and FREE to all organizations. Review this video (https://www.youtube.com/watch?v=0uvIYNAslNk) from the US Government for more information about how to get a UEI (SAM). Any future US Government procurements or grants that exceed the thresholds will require organizations to have a I2-digit UEI (SAM).

**END OF SECTION A** 

### **SECTION B - SELECTION PROCESS**

SMART will convene a review panel to review all applications that meet the submission requirements outlined above. The review panel will include technical and non-technical members of the SMART project. Throughout the evaluation process, SMART shall take steps to ensure that members of the review panel do not have any conflicts of interest or the appearance of such with regards to the organizations whose applicants are under review. Members of the panel shall neither solicit nor accept gratuities, favors, or anything of monetary value from parties to the awards.

The applications will be evaluated according to the evaluation criteria set forth below. To the extent necessary (if award is not made based on initial applications), negotiations may be conducted with each applicant whose application, after discussion and negotiation, has a reasonable chance of being selected for award.

Applications review will be based on the evaluation criteria and scoring system identified below. The passing score is 70. The funds available will determine the number of awards.

### **EVALUATION CRITERIA TABLE**

Evaluation Criteria	Max Score	Score	Comments
Demonstrated resilience-based rationale for market access focused on a specific product or service that is suitable for export development, The rational shall clearly describe the business performance before October 7th, the current situation including challenges and a proposed plan under current operating conditions and challenges.	15		
The Firm has sufficient financial capability and production capacity to meet export market demand	15		
The competitiveness and proof of market demand of the Firm's products in the targeted export markets.	15		
The Firm's Management commitment to developing export markets and willingness to dedicate time and resources to the process	10		
Ability to secure the necessary contribution	10		
The actions in the proposal can be executed within the expected timeframe is less than 9 months.	10		
The Firm works in one of the following sectors: Agriculture, Food, Stone and Marble, Paper, Garment, Furniture sectors.	5		
Sound financial planning and management systems	5		

Commitment to compliance with USAID environmental and social regulations	5				
Have valid workmen compensations insurance	5				
The ability of the Firm to accommodate staff and visitors with disability	5				
TOTAL SCORE	100				
EXTRA POINTS					
The firm is owned and/or managed by a woman or the firm hires more than 60% women	5				
The firm is owned and/or managed by youth or the firm hires more than 60% youth	5				
TOTAL SCORE	110				

### **SIGNING OF AWARD**

Upon USAID concurrence of the applicant and the results of the environmental monitoring and mitigation plan (EMMP) if applicable, a suitable Letter of agreement will be prepared. After SMART and the successful applicant have signed the Agreement, SMART will provide training on Export development, if necessary. SMART will follow up with the applicant as to ensure that the necessary environmental mitigation measures are considered so that the activities are carried out on an environmentally sound basis.

All reporting and contractual obligations will be explained to the successful applicant at a kick-off meeting.

SMART and USAID reserve the right to fund any or none of the applications received.

**END OF SECTION B** 

### **SECTION C - SPECIAL AWARD REQUIREMENTS**

The applicant shall bear in mind the following special requirements may be applicable to any award resulting from this RFA:

**Reporting Procedures:** A description of reporting requirements will be included in the Grant Agreements. The types of reporting required, along with the schedule of reporting, will depend on the grant type and project duration. Reporting forms will be provided to grant recipients. Types of reporting will include the following:

- **Periodic Report** (Quarterly and Yearly Reports) will describe the progress of the Firms achieved during a certain period. Information related to sales, exports, employment, market share, investments should be reported. The Firm can highlight any potential and existing problems in this report.
- **Final program report** (Close-out Report) will describe how the project objectives and goals were reached, results of the project, and problems and solutions during implementation. This information should be presented in a manner suitable for presentation to the public.
- Financial reports will be submitted to DAI according to a schedule described in the grant agreements. Types of financial reports, as well as the schedule of reporting, will depend on the type of grant, length of project, and amount of grant funding. Financial reports will be required to receive grant installments. These reports will describe the amount of grant funds spent during the previous period, total amount spent to date, and amount remaining in each budget line item. In addition, all grant recipients are required to submit a detailed Final Financial Report.

Issuance of the final installment of grant funds is contingent upon DAI's receipt and acceptance of Final Financial and Final Program Reports.

**Project Monitoring:** DAI staff will monitor projects in terms of both programmatic and financial aspects. Grant recipients will be expected to facilitate monitoring by making relevant information available to DAI staff.

**Restrictions**: Funds provided under any resulting agreement shall <u>not</u> be used to finance any of the following:

Funds provided under any resulting agreement shall **not** be used to finance any of the following:

- 1. Construction is not eligible for reimbursement under SMART,
- 2. Goods or services which are to be used primarily to meet military requirements or to support police or other law enforcement activities,
- 3. Surveillance equipment,
- 4. Equipment, research and/or services related to involuntary sterilization or the performance of abortion as a method of family planning,
- 5. Gambling equipment, supplies for gambling facilities or any firms, casinos, or accommodations in which gambling facilities are or are planned to be located,
- 6. Commodities and services for support of police or other law enforcement activities,
- 7. Activities which significantly degrade national parks or similar protected areas or introduce exotic plants or animals into such areas, or

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Construction means —construction, alteration, or repair (including dredging and excavation) of buildings, structures, or other real property and includes, without limitation, improvements, renovation, alteration and refurbishment. The term includes, without limitation, roads, power plants, buildings, bridges, water treatment facilities, and vertical structures.

- 8. Establishment or development of any export processing zone or designated area where the labor, environmental, tax, tariff, and/or safety laws of the country in which such activity takes place would not apply,
- 9. Weather modification equipment,
- 10. Pharmaceuticals,
- 11. Pesticides.
- 12. Logging equipment,
- 13. Luxury goods (including alcoholic beverages and jewelry),
- 14. Establishing or expanding any enterprise that will export raw materials that are likely to be in surplus in world markets at the time such production becomes effective and that are likely to cause substantial injury to U.S. producers,
- 15. Activities which would result in the loss of forest lands due to livestock rearing, road construction or maintenance, colonization of forest lands or construction of dams or other water control structures,
- 16. Activities which are likely to have a significant adverse effect on the environment, including any of the following (to the extent such activities are likely to have a significant adverse impact on the environment):
  - i. Activities which may lead to degrading the quality or renewability of natural resources.
  - ii. Activities which may lead to degrading the presence or health of threatened ecosystems or biodiversity.
  - iii. Activities which may lead to degrading long-term viability of agricultural or forestry production (including through use of pesticides).
  - iv. Activities which may lead to degrading community and social systems, including potable water supply, land administration, community health and well-being or social harmony.
- 17. Activities which are likely to involve the loss of jobs in the United States due to the relocation or expansion outside of the United States of an enterprise located in the United States, or
- 18. Activities which the awardee is aware are reasonably likely to contribute to the violation of internationally or locally recognized rights of workers,
- 19. Activities to support the production of agricultural commodities for export from when such commodities would directly compete with exports of similar United States agricultural commodities to third countries and have a significant impact on United States exporters,
- 20. Trading Companies who mainly specialized in covering all export and import operations and procedures,
- 21. Used equipment,
- 22. U.S. Government-owned excess property.

END OF SECTION C

### **SECTION D - ANNEXES**

### **ANNEX I: USAID STANDARD PROVISIONS**

Pursuant to 2 CFR 700.13, it is USAID policy not to award profit under assistance instruments such as grant awards. However, all reasonable, allocable, and allowable expenses, both direct and indirect, which are related to the grant program and are in accordance with applicable cost standards (2 CFR 200 Subpart E for all US-based and for non-US based non-profit organizations, and the Federal Acquisition Regulation (FAR) Part 31 for for-profit organizations), may be paid under the grant.

For non-US organizations, the Standard Provisions for Non-US Nongovernmental Recipients will apply. <a href="https://www.usaid.gov/sites/default/files/documents/303mab.pdf">https://www.usaid.gov/sites/default/files/documents/303mab.pdf</a>

For US organizations, 2 CFR 200 and the Standard Provisions for U.S. Nongovernmental Recipients will apply. <a href="https://www.usaid.gov/sites/default/files/documents/1868/303maa.pdf">https://www.usaid.gov/sites/default/files/documents/1868/303maa.pdf</a>

## ANNEX 2: CERTIFICATIONS, ASSURANCES, OTHER STATEMENTS OF THE RECIPIENT

In accordance with ADS 303.3.8, DAI will require successful grant applicants to submit a signed copy of the following certifications and assurances, <u>as applicable:</u>

- I. Assurance of Compliance with Laws and Regulations Governing Non-Discrimination in Federally Assisted Programs (Note: This certification applies to non-U.S. organizations if any part of the program will be undertaken in the United States.)
- 2. Certification Regarding Lobbying (This certification applies to grants greater than \$100,000.)
- 3. Prohibition on Assistance to Drug Traffickers for Covered Countries and Individuals (ADS 206)
- 4. Certification Regarding Terrorist Financing, Implementing Executive Order 13224
- 5. Certification Regarding Trafficking in Persons, Implementing Title XVII of the National Defense Authorization Act for Fiscal Year 2013 (Note: This certification applies if grant for services required to be performed outside of the United States is greater than \$500,000. This certification must be submitted annually to the USAID Agreement Officer during the term of the grant.)
- 6. Certification of Recipient

In addition, the following certifications will be included **Part II – Key Individual Certification**Narcotics Offenses and Drug Trafficking (Note: Only as required per ADS 206 for Key Individuals or Covered Participants in covered countries.)

Part III – Participant Certification Narcotics Offenses and Drug Trafficking (Note: Only as required per ADS 206 for Key Individuals or Covered Participants in covered countries.)

Part IV – Representation by Organization Regarding a Delinquent Tax Liability or a Felony Criminal Conviction

Part V – Other Statements of Recipient

Part VI – Standard Provisions for Solicitations

(Note: Parts V & VI – Are included in the grant file as part of the grant application.)

END OF SECTION D





# **EXPORT DEVELOPMENT RESILIENCE PROGRAM** (ASWAQ) ANNOUNCEMENT

# Export Development Resilience Program (ASWAQ) SMART-RFA-008

### **Program Announcement**

The Small and Medium Enterprise Assistance for Recovery and Transition (SMART) Project is a four year, USAID funded program implemented by DAI. SMART aims to rapidly recover Palestinian small and medium enterprises (SMEs) and put them on a path to revitalization following unprecedented crises e.g., COVID-19. SMART will help SMEs regain productivity, grow, and expand. It will promote economic growth and self-reliance in the West Bank, Gaza and East Jerusalem.

The Export Development Resilience Program (**ASWAQ**) is designed to address critical emerging challenges hindering the resilience, business continuity, and sustainability of exporting SMEs in the West Bank and East Jerusalem who lost their current markets or are trying to find new markets to maintain business continuity and grow in the current crisis. The program aims to enhance export capabilities and market access through providing market intelligence, export capacity building, export branding and promotion, standardization, and networking support, in addition to introducing critical export-related equipment that enables firms to meet specific potential buyer's requirements.

### **ASWAQ** will enable **SMEs** to:

- Build client firms' business sustainability through export development and marketing.
- Access new markets and expand exports in current markets.
- Sustain and create new jobs.
- Enhance product packaging, labeling and standardization.
- Introduce technological improvements and critical export-related equipment that enable firms to meet specific potential buyers' requirements.

**Target Beneficiaries:** Applicants located in West Bank and East Jerusalem based on the below definitions:

- **SME:** a registered firm that employs 5 49 employees and has an annual turnover between \$100,000 and \$2 million.
- **Groups:** consisting of two or more SME's that have common needs.
- Cooperative: an organization owned and run by a group of member businesses.

**Award Ceiling and Beneficiary Contribution:** Agreements will be subject to a ceiling of \$50,000 and will cover up 75% of Technical Assistance and up to 60% of the cost of capital expenditures (Equipment). Capital expenditure should not exceed \$20,000 of each grant's value.

**Program Support Duration:** Up to nine months.

### **Eligibility Criteria:**

• Eligible entities will include SMEs, Cooperatives, aggregators/ Groups (that meet the above definition) who are engaged in export operations.

- Applicants must demonstrate export and growth potential.
- Applicants must hold formal registration with relevant local authorities.
- Applicants must be maintaining business operations at the time of application.
- Applicants must be willing to undergo an assessment, engage with the SMART Project, and commit to make necessary changes.

Firms will be deemed not eligible if any of the following are true:

- The firm's primary operation is trading wholesale or retail.
- The firm's operations adversely affect the environment.
- The firm operates in a residential building.
- The applicant is a civil society, charity, or advocacy organization.

### **Selection Criteria:**

- Demonstrate resilience-based rationale for market access focused on a specific product or service that is suitable for export development. The rationale shall clearly describe the business performance before October 7th, the current situation including challenges, and a proposed plan under current operating conditions and challenges.
- A well-defined viable product or service that is suitable for export and has market demand in the targeted market(s).
- SME should have the operational capacity and resources to fulfill export orders, including
  production capabilities, quality control systems, supply chain management, and logistics
  capabilities.
- The SME should demonstrate financial stability and viability, with the ability to manage the costs and risks associated with international trade activities including the program's contribution
- The SME should have a committed management team with the capability and willingness to actively participate in the export development program and implement recommended strategies and action plans.
- Compliance with USAID environmental and social safeguards
- Emphasis will be on the Agriculture, Food, Stone and Marble, Paper, Garment, and Furniture sectors.

**How to Apply:** Firms will be invited to apply online through SMART website <u>www.smartproject.ps</u>, by navigating to the page entitled: **Export Development Resilience Program (ASWAQ).** 

**Application Deadline:** Applications must be submitted no later than June 20, 2024, as listed on the cover page of the Request for Applications (RFA). The review and evaluation process will begin upon receipt of applications, and therefore we advise companies not to wait until the deadline for submitting the application. SMART will use a cohort approach to select a group of companies with the highest evaluation scores.

**Further Information:** For more details on the program, the eligibility, the evaluation criteria, and the cost-contribution coverage, please visit <a href="www.smartproject.ps">www.smartproject.ps</a>.
For further inquiries email <a href="mailto:ApplicationSMART@dai.com">ApplicationSMART@dai.com</a>.

SMART Project will hold an information session about the program on May 14, 2024, at 11:00 am via ZOOM: <a href="https://us06web.zoom.us/webinar/register/WN\_KdQDVAkHS0i-Dg7yx\_HnMg">https://us06web.zoom.us/webinar/register/WN\_KdQDVAkHS0i-Dg7yx\_HnMg</a>