

**USAID Business Growth Activity (USAID BGA)
Annual Program Statement (APS)**

Issuance Date:	March 12, 2023
Funding Opportunity Title:	Annual Program Statement (APS) / Grants
Funding Opportunity Number:	BGA-APS-2023-01
Application Start Date:	March 12, 2023
Applications Deadline:	March 11, 2024
Anticipated Maximum amount under this APS	\$1,500,000
Anticipated Maximum for Each Award	Up to \$100,000
Submit to:	Online application link

The USAID Business Growth Activity (USAID BGA) is pleased to announce funding is available through its Grants Program. This is an Annual Program Statement, outlining the USAID BGA funding priorities, its technical themes, and the procedures for submitting requests for funding application. Awards to successful applicants are subject to the availability of appropriated funds. Funding will expire by the mentioned date or upon award of funds, whichever is earlier. Please carefully follow all instructions below.

USAID BGA anticipates awarding multiple grants to fund successful applications submitted in response to the APS. The competitive process under this APS will be open for one year. USAID BGA reserves the right to close this competitive process sooner for programmatic or funding availability reasons.

The anticipated cumulative amount to be awarded to all grantees under this APS is USD 1.5 million. The number of awards and amount of available funding is subject to change, and USAID BGA reserves the right to (1) fully fund a grant; (2) partially fund a grant or (3) decline to award a grant at any stage of the APS process for programmatic, environmental, or compliance reasons.

Authority/ Governing Regulations

USAID BGA grant awards are made under the authority of the U.S. Foreign Affairs Act and USAID's Automated Directive System (ADS) 302.3.4.13, "Grants Under Contracts (GUCs)", and 302.3.5.6, "Grants Under Contracts (GUCs)". Awards made to non-U.S. organizations will adhere to guidance provided under ADS Chapter 303, "Grants and Cooperative Agreements to Non-Governmental Organizations" and will be within the terms of the USAID [Standard Provisions for Non-U.S. Nongovernmental Organizations](#), as well as the FMI/ USAID BGA grants procedures.

BACKGROUND

The COVID-19 pandemic has exacerbated existing challenges faced by Jordanian small and medium-sized enterprises (SMEs) and startups and put them in a survival mode. Therefore, prudent measures to protect these firms and help them adjust to the "new normal" are of great importance for Jordan's sustainable

growth. The SME sector is the backbone of the Jordanian economy and up-and-coming startups have great potential to grow, foster youth entrepreneurship and drive diverse employment.

Over the past decade the Government of Jordan, USAID and other donors have invested significant technical and financial resources into the SME and startup sector, and while these efforts achieved visible progress in enabling growth, many businesses within the sector remain hindered by limited access to information, new markets, and resources. This is especially the case outside of Amman. USAID BGA focuses on a comprehensive private sector led approach to strengthen SMEs and startups by providing firm-level support, but also engaging local stakeholders in designing and scaling solutions. These efforts will produce a demonstration effect, increasing access to information, creating, and strengthening linkages, and improving the inclusiveness of the private sector to achieve sustainable growth.

SECTION I. PROGRAM DESCRIPTION AND OBJECTIVES

USAID BGA's goal is to provide SMEs and startups with technical assistance and support services that help build the path for recovery and resilience and facilitate sustainable growth with measurable impact in terms of employment generation, increases in sales and exports, and product/service innovations. The USAID BGA is a private sector-oriented program working to elevate the competitiveness SMEs and startups in Jordan. USAID BGA assistance is focused on improving firm-level productivity, creating new jobs and innovation across a range of growth sectors, and advancing Jordan towards a more prosperous, resilient, and inclusive future through a series of evidence-based interventions in two main areas:

- 1) Enhancing competitiveness through direct and indirect firm-level assistance.
- 2) Facilitating access to capital (Debt/Equity) and encouraging financial inclusion and practices by providing financial and transaction advisory support.

Interventions in these two areas are designed to take into account the perspective and needs of SMEs and startups. The interventions also focus on women-owned/led firms, and firms employing women, youth, and persons with disabilities. The activity strives to allow growth-oriented SMEs to reach new markets and buyers, increase collaboration along value chains, and improve efficiency and quality to meet demand. USAID BGA will empower these enterprises to access tailored and competitively priced debt, equity, and new hybrid financial products to operate within a more responsive business environment.

USAID BGA interventions are designed to show measurable impact in terms of their contributions to one or more of the following specific results:

- Increased jobs and employment within beneficiary SMEs and startups.
- Increased revenues – Domestic and exports among beneficiary SMEs and startups.
- Enhanced performance and improve practices of Jordanian SMEs and startups.
- Facilitated new debt, equity, and hybrid financing for Jordanian SMEs and startups.
- Increased private sector provision of goods and services.
- Increased employment and economic opportunities for women and youth and people with disabilities.

Purpose of the Grants

USAID BGA will utilize the Grant Fund to support SMEs and startups with growth potential to scale domestically and globally based on their financial health, sales growth, potential for job generation,

impact on the local ecosystem, and degree of innovation whether in business model or market approach, product and technology enabled service.

USAID BGA will consider awarding grants that will enhance the competitiveness of SMEs, increase SMEs and startups sales, exports, market access, access to capital, capacity to meet demand, and employment generation.

Technical Scope of the APS

This APS is seeking applicants to propose creative and effective approaches and interventions to accomplish multiple objectives including increase capacity, efficiency, and productivity, enhance competitiveness and achieve growth of SMEs and start-ups in Amman and the various governorates. The USAID BGA will support eligible SMEs and start-ups with growth potential and have the ability to generate more revenues, larger profits, expand workforce, and increase production. Awardees will be expected to share monitoring and evaluation (M&E) results and key lessons. Additionally, they will periodically share with USAID BGA information on the outcomes resulting from the grants, providing all requested verification documents related to the reported results using the online USAID BGA portal, or another reporting mechanism to be later identified by USAID BGA.

Illustrative activities under this APS shall include, but are not limited to, the following:

- 1- **Modernize and optimize production and services** – adopt measure to increase production capacity and productivity, improve performance and efficiency, develop new higher value-added products and services, processes optimization and abide by the rules of origin requirements and quality standards.
- 2- **Increase e-commerce utilization** – develop comprehensive e-commerce solutions to expand locally and export to international customers and markets.
- 3- **Improve management practices and accelerate digitalization** – improve financial management and marketing practices as well as adopt digital and business model transformation.
- 4- **Market access and facilitation**– facilitate access to competitive, inclusive, and resilient markets with emphasis on value-added services, provide assistance to broaden client and buyer base, and open new markets.
- 5- **Business development and expansion support services** – support programs tailored to enhancing the performance of different departments, including sales, marketing, project management, product management, networking, negotiations, partnerships; as well as enhancing cost-savings efforts – from exploring new opportunities in external markets, to introducing efficiencies in internal business operations to improve SMEs and startups overall growth potential of sales, exports, and jobs.

Applicants may propose one or more of the above-mentioned activities or other activities that support the objective of the USAID BGA grant program.

Inclusion

USAID BGA emphasizes inclusiveness in project interventions to reach (i) SMEs and startups located in the governorates outside Amman, and (ii) women-owned/led firms, and (iii) firms that employ women, youth and people with disabilities.

Growth Orientation

USAID BGA focuses on providing growth-oriented firm-level support across all sectors, through support mechanisms that are diversified, effective, and measurable in terms of impact against expected results. Growth can be measured by increases in local sales, exports, employment, diversification of products and services and improvement of management practices.

Cost Sharing

Applicants should propose contributions against the proposed activities in the application. This contribution, referred to as cost-share, must meet the standards set in the [Standard Provision RAA15 “Cost Share” for non-U.S. organizations](#) set forth in ADS 303mab. Allowable costs considered include volunteer time; valuation of donated supplies, outsourced advisory, equipment, and other property; and use of unrecovered indirect costs. Moreover, monetary contributions, in-kind resources such as know-how or other nonfinancial instruments are also valuable contributions. All contributions must be documented and verifiable.

Cost-share must meet the requirements in RAA15, which include:

1. Not included as contributions for any other U.S. Government (USG)-assisted program.
2. Necessary and reasonable for proper and efficient accomplishment of project or program objectives.
3. Allowable.

Branding Strategy and Marking

It is a federal statutory and regulatory requirement that all USAID programs, projects, activities, public communications, and commodities that USAID partially or fully funds under a USAID grant or cooperative agreement or other assistance award or sub-award, must be marked appropriately overseas with the USAID identity ([ADS 320](#)). Only apparently successful applicants will be required to adhere and comply with this requirement, and USAID BGA will supply selected applicants with guidance prior to award.

Draft Monitoring and Evaluation Plan

The applicant will be required to submit a draft monitoring and evaluation plan, describing how the applicant will collect and track project performance data. The draft plan will identify and define proposed performance indicators, discuss data sources and methods of data collection including the establishment of baselines, schedules for collecting data, and means of verifications. The USAID BGA Monitoring, Evaluation and Learning (MEL) team will work with successful applicants to finalize this plan immediately following the award of the grant.

SECTION II. ELIGIBILITY INFORMATION

A. Eligible Applicants

SMEs and startups that interesting in applying should satisfy the following criteria:

- **Registration:** Legal entity established, registered, and operational in the Hashemite Kingdom of Jordan. Registration completed at the Ministry of Industry, Trade and Supply (MoITS), or any other relevant ministry.
 - SMEs should be registered for more than three (3) years.
 - Start-ups should be registered for less than three (3) years.
- **Ownership:** Legal entity with more than 51% privately-owned.
- **Number of employees:**
 - SMEs between 10 and 250 including part-time employees. Full-time employees work 40 hours per week. Part-time employees work less than 40 hours per week, including seasonal workers. This criterion is not applicable for start-ups.
 - Startups should have a minimum viable product with an actual sales figure as proof of concept for their idea/business.

SMEs and start-ups should also be prepared to provide the supporting documents described under *D. Certification Requirements and Supporting Documents* when submitting an application.

USAID BGA will conduct visual compliance search (Terrorism Search) to the entity and its key individuals, (i.e., Managers, Board of Directors (BODs), etc.), USAID BGA will not award any entity should it or any of its key individuals appear on the "List of Parties Excluded from Federal Procurement and Non-Procurement Programs".

Successful applicants must agree to sign a grant agreement and accompanying certifications and comply with USAID BGA's branding and marking requirements.

B. Cost Reasonableness and Ineligible Expenses

All grant activity costs must be reasonable and implemented based on competition seeking best value, including price. Cost incurred and activities implemented must be within the normal operating practices of the applicant and in accordance with its written policies and procedures.

Examples of Ineligible Expenses:

- Pre-award costs.
- Private ceremonies, parties, celebrations, or "representation" expenses.
- Fundraising, with the exception of fundraising costs for meeting USAID BGA objectives and only where the costs have prior written approval from the USAID Jordan Contracting Officer (USAID CO).
- Construction or infrastructure activities of any kind.
- Purchases or activities unnecessary to accomplish grant purposes as determined by the USAID BGA.
- Purchases of restricted goods, such as certain agricultural commodities, motor vehicles (including motorcycles), pharmaceuticals and contraceptive items, pesticides, used equipment, or U.S. government excess property and fertilizers without the USAID CO approval. If procurement of these restricted goods is necessary, FMI may decide to procure items directly and provide them in-kind to the grantee after receiving USAID CO approval.

- Prohibited goods under USAID regulations, including but not limited to military and surveillance equipment, police or law enforcement equipment, abortion equipment and services, weather modification equipment, luxury goods, and gambling equipment.
- Purchases of goods or services restricted or prohibited under the prevailing USAID source/nationality regulations per [22 CFR 228](#) and relevant Standard Provisions; or from countries or suppliers as may be identified by USAID's consolidated list of debarred, suspended, or ineligible subcontractors at www.sam.gov
- Any purchases or activities deemed unnecessary to accomplish grant purposes as determined by FMI, including any grantee headquarters expenses that are not directly linked to the implementation of the proposed program.
- Creation of endowments.
- Other costs unallowable under USAID and/or federal regulations, such as alcoholic beverages.
- Indirect costs such as but not limited to overhead or indirect fringe (unless the applicant has documented proof of such rates through audits or USAID-issued NICRA). Indirect costs are never allowed under simplified grants.

C. Environmental Compliance

USAID BGA will ensure environmental soundness and compliance in the design and implementation of any grants activity as required by [22 CFR 216](#) and local laws.

USAID BGA will comply with the Government of Jordan's (Host Country) environmental regulations unless otherwise directed in writing by USAID. In case of conflict between host country and USAID regulations, the latter will govern.

For all the proposed projects, and before the award, USAID BGA's Environmental Compliance Specialist will conduct environmental screening to ensure the applicants ability to comply with all Environmental Rules and Regulations. If environmental conditions are determined as a result of the environmental screening process of the proposed project, the conditions will be included in the award and the grantee must fulfill these conditions within the specified timeline.

D. Certification Requirements and Supporting Documents

The interested applicants should submit the following documents with the application:

- Copy of the legal entity registration issued by the Ministry of Industry, Trade and Supply (MoITS). If the firm is not registered under MoITS, then the firm should provide its registration under the relevant ministry.
- Copy of valid vocational license.
- Organizational Chart that includes recent employees' names and positions.
- Company profile/brochure or a brief about the firm and its products and markets.
- SMEs should submit complete and audited financial statements (balance sheets, income statements and cash flow) for the most recent four years. If the SME has not been operational for four years, it should submit financial statements covering at least three years.
- Startups - companies with registration dated less than three years - should submit the most recent set of financials. The internal financial records will be utilized as the baseline for startups that have been registered for less than a year and have generated revenues, and do not have audited

financial statements yet, provided that they submit audited financial statement after exceeding one year of registration.

- Employment verification includes a certified copy from the Jordanian Social Security Corporation with a list of their registered full-time employees, in addition to submitting an Employment Letter, in accordance with a USAID BGA Part-time Employment template, stamped from the firm with the names and contacts of their part-time employees.

Note: USAID BGA will sign a non-disclosure agreement (NDA) to ensure the confidentiality of shared information, if needed.

Applicants must sign the following certification as part of their full application package in response to this APS:

- Prohibition on Providing Federal Assistance to Entities that Require Certain Internal Confidentiality Agreements – Representation (April 2015) – Annex 1.

E. Unique Entity Identifier (UEI)

To be eligible to receive an award from a federal fund, all entities must have a UEI#. USAID BGA advises interested applicants to obtain the UEI# before submitting the final application.

For more information on how to obtain the UEI please refer to the following resources:

- [UEI# Guidance Video](#)

SECTION III. EVALUATION AND SELECTION CRITERIA

This solicitation will involve the following evaluation process. The applications will be evaluated in accordance with the technical evaluation criteria set forth below. An award will be made to the applicant whose application offers the best value to the U.S. Government, considering both technical and cost factors. Applicants should note that these criteria: (1) serve as the standard against which all applications will be evaluated, and (2) serve to identify the significant matters that recipients should address in their applications.

All evaluation factors other than cost, when combined, are significantly more important than the cost.

Criteria	Description	Relative Importance
<p>1. Technical Merit</p>	<p>Viability of application and technical approach – USAID BGA will assess the eligibility, overall competitiveness, growth potential and financial viability of the firm. Quality and feasibility of the application regarding the proposed methodology, innovative nature, efficiency, diversity of approach, clarity, and work plan for achievement of the project objectives. Is the overall goal of the proposed grant activity clearly stated and achievable? Does the applicant list specific objectives that will contribute to achieving the grant activity’s goal? Are objectives attainable and related to the</p>	<p>60%</p>

	<p>overall goal? Compatibility of the application with strategic objectives of development of the industry concerned, and/or Activity? objectives.</p> <p>Expected impact and results – The extent that the proposed activity will positively and directly impact beneficiary as a way of introduction of innovation and improvement of the quality of services rendered. The degree to which the activity will contribute to building and strengthening the capacity of beneficiary. Does the applicant propose specific activities that are logical, realistic, and relevant to the grant activity’s goal? Do the expected results of the proposed grant activities relate to the key issues and overall grant objective? Are anticipated results linked to a specific objective and impact to be achieved (e.g., number of beneficiaries, jobs created, sales generated, investments made)? Evaluation will rely on what will be accomplished in terms of outcomes, realistic milestones, and defined targets with clear linkage to USAID BGA objectives and indicators and ratio of activity budget to expected sales, exports, jobs, improvement in management practices, and measures to evaluate the expected impact.</p> <p>Sustainability - The applicant should demonstrate how the proposed activity will be self-sustaining or will draw on other funding sources, to maintain the activity after the completion of the USAID BGA grant. Assess whether the proposed project is cost effective. How does the application reflect improvement of the organization's sustainability? Do the proposed activities have the potential to be expanded and scaled to impact a greater number of firms or customers? Are the proposed activities replicable and offer the potential for crowding-in to achieve economies of scale, further supporting self-reliance and resilience in the community?</p>	
<p>2. Grant Budget and Cost-share</p>	<p>Does the financial plan reflect reasonable, allocable, and allowable costs; represent good value and use of resources, considering potential impact and reflects reasonable and realistic cost-sharing contributions? The project budget will be assessed from the perspective of relevancy and feasibility of expenditures.</p>	<p>15%</p>
<p>3. Organizational Capacity</p>	<p>The application should provide concise overview of the ability of the applicant to implement the proposed activity and achieve the results indicated in the application. Does the organization have the potential for development of financial resources to implement the program? Does the organization have the appropriate staff? Is the project implementation schedule realistic in terms of time and the proposed budget?</p>	<p>15%</p>
<p>4. Demonstration of inclusive development</p>	<p>The extent to which proposed activities impact local economic development in the governorates, inclusion of and economic</p>	<p>10%</p>

	opportunities for women, youth, and people with disabilities (PWD).	
		100%

Additionally, USAID BGA will ensure environmental soundness and compliance in design and implementation as required by [22 CFR 216](#).

SECTION IV. AWARD INFORMATION

A. General Information

Grants will be awarded and implemented in accordance with USAID and US Government regulations governing grants under contracts and USAID BGA internal grant management policies.

USAID BGA will announce pre-award solicitation workshop(s) on certain dates (Announcement will be made via [USAID BGA LinkedIn page](#)) to inquire about the APS and receive guidance on how to complete the application form.

B. Award Information

Timing, funding, and grant type

Subject to the availability of funds, USAID BGA intends to award multiple grants to fund eligible applications that advance USAID BGA’s objectives and generate results in support of those objectives. Awards resulting from this APS are expected to be in the range from USD 10,000 (JOD 7,080) to USD 100,000 (JOD 70,800). The final value of each grant will depend on the firm’s ability to achieve the anticipated impact on growth (e.g. employment, revenue, exports, other improvements), types of programs proposed, grant activities, geographical and regional distribution, award type, the amount of cost-share and final negotiation. The final value of each grant may be lower or higher than the range.

The expected implementation period of any grant award under this solicitation is expected to be up to 18 Months.

USAID BGA anticipates awarding In-Kind Award and Fixed Amount Awards (FAA), however ultimately the grant type will be determined prior to award as determined by the **Pre-Award Risk Assessment (PARA) and in-depth diagnostic** tools used by USAID BGA.

SECTION V. APPLICATION SUBMISSION INFORMATION

This solicitation will involve the following steps of the applications’ submission:

- Interested applicants should submit their applications through an online form linked [here](#).¹
- Applications should be submitted in English and/or Arabic.
- Application must be linked to Section I, above, and demonstrate how they contribute to achieving project objectives.

¹ Online form application can be found at: <https://bga.fmi-inc.net>

- Please submit all questions concerning this solicitation to the attention of Grants Team via email to grants@jordanbga.org. Subject line should have (Q&A USAID BGA APS No. 1). USAID BGA Grants Team will answer all questions on rolling basis.
- Telephone calls or emails to USAID BGA or its staff members (other than to the e-mail address stated above), are not permitted, and provide grounds for disqualification of an application.
- The received applications will be evaluated on rolling basis.

Annex 1: Prohibition on Providing Federal Assistance to Entities that Require Certain Internal Confidentiality Agreements – Representation (May 2017)

(a) Definitions.

“Contract” has the meaning given in 2 CFR Part 200.

“Contractor” means an entity that receives a contract as defined in 2 CFR Part 200.

“Internal confidentiality agreement or statement” means a confidentiality agreement or any other written statement that the recipient requires any of its employees or subrecipients to sign regarding nondisclosure of recipient information, except that it does not include confidentiality agreements arising out of civil litigation or confidentiality agreements that recipient employees or subrecipients sign at the behest of a federal agency.

“Subaward” has the meaning given in 2 CFR Part 200.

“Subrecipient” has the meaning given in 2 CFR Part 200.

(b) In accordance with section 743 of Division E, Title VII, of the Consolidated and Further Continuing Appropriations Act, 2015 (Pub. L. 113-235) and its successor provisions in subsequent appropriations acts (and as extended in continuing resolutions), Government agencies are not permitted to use funds appropriated (or otherwise made available) for federal assistance to a non-Federal entity that requires its employees, subrecipients, or contractors seeking to report waste, fraud, or abuse to sign internal confidentiality agreements or statements that prohibit or otherwise restrict its employees, subrecipients, or contractors from lawfully reporting such waste, fraud, or abuse to a designated investigative or law enforcement representative of a Federal department or agency authorized to receive such information.

(c) The prohibition in paragraph (b) of this provision does not contravene requirements applicable to Standard Form 312, (Classified Information Nondisclosure Agreement), Form 4414 (Sensitive Compartmented Information Nondisclosure Agreement), or any other form issued by a federal department or agency governing the nondisclosure of classified information.

(d) Representation. By submission of its application, the prospective recipient represents that it will not require its employees, subrecipients, or contractors to sign or comply with internal confidentiality agreements or statements prohibiting or otherwise restricting its employees, subrecipients, or contractors from lawfully reporting waste, fraud, or abuse related to the performance of a Federal award to a designated investigative or law enforcement representative of a Federal department or agency authorized to receive such information (for example, the Agency Office of the Inspector General).

(END OF PROVISION)

Signature

Type or Print Name

Position Title

Date of Execution